

Member Bank Call Report

No. 45

Condition of all Member Banks
October 4, 1929

FEDERAL RESERVE BOARD
WASHINGTON



UNITED STATES
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THE MEMBER BANK CALL REPORT is published following each official call upon member banks for statements of their condition. It contains tables showing resources and liabilities and a classification of loans, investments, deposits, and borrowings for all member banks (national and State) in the country as a whole, by Federal reserve districts and by classes of banks. Tables are also given, by States and cities, showing resources and liabilities for all member banks.

All figures included in this report relating to the condition of national banks were furnished by the Comptroller of the Currency. The abstract of condition reports of national banks issued by the comptroller gives detailed statistical data regarding the condition of national banks.

MEMBER BANK CALL REPORT

Washington, November 21, 1929.

CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Oct. 4, 1929	June 29, 1929	Oct. 3, 1928	June 29, 1929	Oct. 3, 1928
RESOURCES					
Loans (including overdrafts).....	26,164,829	25,658,491	24,325,010	+506,338	+1,839,819
United States Government securities.....	4,021,636	4,154,929	4,385,830	-133,293	-364,194
Other securities.....	5,727,306	5,897,541	6,218,145	-170,235	-490,839
Total loans and investments.....	35,913,771	35,710,961	34,928,985	+202,810	+984,786
Customers' liability on account of acceptances.....	988,912	802,188	727,258	+186,724	+261,654
Banking house, furniture, and fixtures.....	1,175,393	1,169,752	1,105,558	+5,641	+69,835
Other real estate owned.....	182,796	179,878	178,443	+2,918	+4,353
Cash in vault.....	497,212	433,491	519,126	+63,721	-21,914
Reserve with Federal reserve banks.....	2,321,806	2,359,077	2,348,018	-37,271	-26,212
Items with Federal reserve banks in process of collection.....	923,363	775,822	856,655	+147,641	+66,708
Due from banks in United States.....	2,004,938	1,885,167	2,026,259	+119,771	-21,321
Due from banks in foreign countries (including own branches).....	246,996	272,682	286,686	-25,686	-39,690
Exchanges for clearing house and other checks on local banks.....	2,132,331	1,446,186	1,634,689	+686,145	+497,642
Outside checks and other cash items.....	102,363	117,298	163,527	-14,935	-61,164
Redemption fund and due from United States Treasurer.....	32,828	32,715	33,001	+113	-173
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	551,587	453,826	433,668	+97,761	+117,919
Securities borrowed.....	32,592	36,337	36,551	-3,745	-3,959
Other assets.....	198,700	232,621	205,273	-33,921	-6,573
Total.....	47,305,588	45,908,001	45,483,697	+1,397,587	+1,821,891
LIABILITIES					
Capital stock paid in.....	2,739,645	2,646,928	2,453,859	+92,717	+285,786
Surplus.....	2,811,269	2,650,336	2,382,393	+160,933	+428,876
Undivided profits—net.....	980,928	882,806	886,025	+98,122	+94,903
Reserves for dividends, contingencies, etc.....	143,603	164,430	120,020	-20,827	+23,533
Reserves for interest, taxes, and other expenses accrued and unpaid.....	172,193	148,825	150,438	+23,368	+21,755
Due to Federal reserve banks.....	55,720	51,883	65,379	+3,837	-9,659
Due to other banks in United States.....	3,153,077	3,091,639	3,462,377	+61,438	-309,300
Due to banks in foreign countries (including own branches).....	481,696	464,871	508,571	+16,825	-26,875
Certified and officers' checks outstanding.....	1,405,446	753,620	1,041,114	+651,826	+364,332
Cash letters of credit and travelers' checks outstanding.....	27,613	43,182	27,338	-15,569	+275
Demand deposits.....	17,937,478	17,814,603	17,501,430	+122,875	+436,048
Time deposits.....	13,317,649	13,325,066	13,409,608	-7,417	-91,959
United States deposits.....	315,479	347,967	158,761	-32,488	+156,718
Total deposits.....	36,694,158	35,892,831	36,174,578	+801,327	+519,580
Agreements to repurchase U. S. Government or other securities sold.....	149,090	103,758	95,161	+45,332	+53,929
Bills payable and rediscounts with Federal reserve banks.....	899,311	1,029,391	1,019,789	-130,080	-120,478
Bills payable and rediscounts other than with Federal reserve banks.....	250,587	168,975	134,127	+81,612	+116,460
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	551,586	453,826	433,665	+97,760	+117,921
Acceptances executed for customers.....	984,670	800,423	717,931	+184,247	+266,739
Acceptances executed by other banks for account of reporting banks.....	40,400	42,075	41,417	-1,675	-1,017
National-bank notes outstanding.....	640,610	648,944	648,046	-8,334	-7,436
Securities borrowed.....	32,592	36,337	36,556	-3,745	-3,964
Other liabilities.....	214,946	238,116	189,692	-23,170	+25,254
Total.....	47,305,588	45,908,001	45,483,697	+1,397,587	+1,821,891
Number of banks.....	8,616	8,707	8,896	-91	-280

ALL MEMBER BANKS—CONDITION OF NATIONAL AND OF STATE MEMBERS ON OCTOBER 4, 1929

[Amounts in thousands of dollars]

	All member banks				National banks ¹				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
RESOURCES												
Loans (including overdrafts).....	26,164,829	7,853,799	9,085,403	9,225,627	14,954,528	2,821,953	5,287,331	6,845,244	11,210,301	5,031,846	3,798,072	2,380,383
United States Government securities.....	4,021,636	1,141,884	1,518,708	1,361,044	2,701,919	493,579	1,079,037	1,123,308	1,319,717	642,305	439,671	237,741
Other securities.....	5,727,306	977,242	1,556,696	3,193,368	3,733,108	367,995	846,918	2,518,195	1,994,198	609,247	709,778	675,173
Total loans and investments.....	35,913,771	9,972,925	12,160,807	13,780,039	21,389,555	3,689,527	7,213,286	10,486,742	14,524,216	6,283,398	4,947,521	3,293,297
Customers' liability on account of acceptances.....	988,912	1,758,919	218,595	11,398	484,728	310,784	166,624	7,320	504,184	448,135	51,971	4,078
Banking house, furniture, and fixtures.....	1,175,393	217,820	426,520	531,053	746,119	74,070	258,619	413,430	429,274	143,750	167,901	117,623
Other real estate owned.....	182,796	8,596	61,258	112,942	121,661	5,265	27,412	88,984	61,135	3,331	33,846	23,958
Cash in vault.....	497,212	67,468	146,067	283,677	344,698	26,532	93,001	225,165	152,514	40,936	53,066	58,512
Reserve with Federal reserve banks.....	2,321,806	908,670	766,053	647,083	1,320,427	353,152	469,057	498,218	1,001,379	555,518	296,996	148,865
Items with Federal reserve banks in process of collection.....	923,363	373,234	420,277	129,852	1,558,929	188,517	278,049	92,363	364,434	184,717	142,228	37,489
Due from banks in United States.....	2,004,938	329,281	828,575	847,082	1,404,120	93,360	602,712	708,048	600,818	235,921	225,863	139,034
Due from banks in foreign countries (including own branches).....	246,996	195,269	46,993	4,734	159,489	119,718	36,415	3,356	87,507	75,551	10,578	1,378
Exchanges for clearing house and other checks on local banks.....	2,132,331	1,719,395	330,467	82,469	936,018	665,670	213,079	57,269	1,196,313	1,053,725	117,388	25,200
Outside checks and other cash items.....	102,363	20,946	53,046	28,371	69,749	10,409	36,833	22,507	32,614	10,537	16,213	5,864
Redemption fund and due from United States Treasurer.....	32,828	2,093	7,722	23,013	32,828	2,093	7,722	23,013	32,614	10,537	16,213	5,864
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	551,587	486,215	64,108	1,264	188,918	145,442	42,552	924	362,669	340,773	21,556	340
Securities borrowed.....	32,592	707	20,048	11,837	21,929	707	13,172	8,050	10,663	6,876	3,787	3,787
Other assets.....	198,700	74,873	80,628	43,199	102,960	27,980	46,615	28,365	95,740	46,893	34,013	14,834
Total.....	47,305,588	15,136,411	15,631,164	16,538,013	27,882,128	5,713,226	9,505,148	12,663,754	19,423,460	9,423,185	6,126,016	3,874,259
LIABILITIES												
Capital stock paid in.....	2,739,645	887,331	854,102	998,212	1,667,849	359,932	532,579	775,338	1,071,796	527,399	321,523	222,874
Surplus.....	2,811,269	1,110,862	840,342	860,065	5,153,188	416,375	447,843	648,970	1,298,081	694,487	392,499	211,095
Undivided profits—net.....	980,928	316,562	269,951	394,415	555,129	89,560	154,179	311,390	425,799	227,002	115,772	83,025
Reserves for dividends, contingencies, etc.....	143,603	66,198	42,190	35,215	61,409	18,316	21,167	21,926	47,882	47,882	21,023	13,289
Reserves for interest, taxes, and other expenses accrued and unpaid.....	172,193	58,489	64,953	48,751	86,389	17,318	38,023	31,048	85,804	41,171	26,930	17,703
Due to Federal reserve banks.....	55,720	19	11,175	44,526	39,886	-----	6,962	32,924	15,834	19	4,213	11,602
Due to other banks in United States.....	3,153,077	1,251,710	1,510,851	390,516	1,979,121	542,228	1,120,167	316,726	1,173,956	709,482	390,684	73,790
Due to banks in foreign countries (including own branches).....	481,696	435,689	43,634	2,373	224,423	188,787	33,814	1,822	257,273	246,902	9,820	551
Certified and officers' checks outstanding.....	1,405,446	1,170,681	147,316	87,449	593,840	437,271	91,581	64,988	811,606	733,410	55,735	22,461
Cash letters of credit and travelers' checks outstanding.....	27,613	20,185	6,957	471	11,726	4,935	6,471	320	15,887	15,250	486	151
Demand deposits.....	17,937,478	6,215,993	5,793,988	5,927,497	10,554,128	2,382,170	3,621,872	4,550,086	7,383,350	3,833,823	2,172,116	1,377,411
Time deposits.....	13,317,649	1,838,037	4,711,720	6,767,892	8,287,529	639,697	2,548,573	5,099,259	5,080,120	1,198,340	2,163,147	1,668,633
United States deposits.....	315,479	87,097	165,805	62,577	199,281	36,160	111,768	51,353	116,198	50,937	54,037	11,224
Total deposits.....	36,694,158	11,019,411	12,391,446	13,283,301	21,889,934	4,231,248	7,541,208	10,117,478	14,804,224	6,788,163	4,850,238	3,165,823
Agreements to repurchase U. S. Government or other securities sold.....	149,090	83,879	53,615	11,596	41,690	5,000	34,148	7,042	107,400	83,379	19,467	4,554
Bills payable and rediscounts with Federal reserve banks.....	899,311	113,602	512,422	273,287	547,719	31,909	315,521	200,289	351,592	81,693	196,901	72,998
Bills payable and rediscounts other than with Federal reserve banks.....	250,587	99,499	53,638	97,450	107,303	23,300	15,414	68,589	143,284	76,199	38,224	28,861
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	551,586	486,215	64,108	1,263	188,918	145,442	42,552	924	362,668	340,773	21,556	339
Acceptances executed for customers.....	984,670	752,020	221,987	10,663	479,931	305,828	167,449	6,654	504,739	446,192	54,538	4,009
Acceptances executed by other banks for account of reporting banks.....	40,400	27,774	11,171	1,455	20,618	12,943	6,501	1,174	19,782	14,831	4,670	281
National-bank notes outstanding.....	640,610	40,335	151,501	448,774	640,610	40,335	151,501	448,774	640,610	40,335	151,501	448,774
Securities borrowed.....	32,592	707	20,048	11,837	21,929	707	13,172	8,050	10,663	6,876	3,787	3,787
Other liabilities.....	214,946	73,527	79,690	59,512	59,512	19,513	23,891	16,108	155,434	54,014	55,799	45,621
Total.....	47,305,588	15,136,411	15,631,164	16,538,013	27,882,128	5,713,226	9,505,148	12,663,754	19,423,460	9,423,185	6,126,016	3,874,259
Number of banks.....	8,616	75	469	8,072	7,468	33	331	7,104	1,148	42	138	968

¹ Member banks only, i. e., exclusive of national banks in Alaska and Hawaii.

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ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, DEMAND AND TIME DEPOSITS, AND BORROWINGS OF NATIONAL AND OF STATE MEMBERS ON OCTOBER 4, 1929

[Amounts in thousands of dollars]

	All member banks				National banks †				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
Loans—Total	26,164,829	7,853,799	9,055,403	9,225,627	14,954,528	2,821,953	5,237,331	6,845,244	11,210,301	5,031,846	3,798,072	2,350,393
Acceptances payable in United States.....	93,107	60,102	6,191	26,814	80,390	51,326	3,683	25,381	12,717	8,776	2,508	1,433
Bills, acceptances, etc., payable in foreign countries.....	69,561	36,646	27,360	5,555	37,092	9,357	22,025	5,510	32,469	27,089	5,335	45
Commercial paper bought in open market.....	227,574	12,058	71,303	144,213	184,412	3,421	53,767	127,224	43,162	8,637	17,536	16,989
Loans to banks.....	640,301	370,063	225,373	44,865	340,056	140,999	162,471	36,586	300,245	229,064	62,902	8,279
Loans on securities (exclusive of loans to banks).....	9,993,767	3,860,205	3,462,110	2,671,452	5,150,283	1,329,512	1,899,933	1,920,838	4,843,484	2,530,697	1,562,177	750,614
Real-estate loans—												
On farm land.....	392,076	2,760	110,114	279,202	302,721	353	85,999	216,369	89,355	2,603	24,115	62,833
On other real estate.....	2,760,422	194,004	1,360,299	1,206,119	1,107,491	22,429	491,701	593,361	1,652,931	171,575	898,598	612,758
All other loans (including overdrafts).....	11,988,021	3,317,961	3,822,653	4,847,407	7,752,083	1,264,356	2,567,752	3,919,975	4,235,938	2,053,605	1,254,901	927,432
Loans eligible for rediscount with Federal reserve banks.....	4,598,240	1,419,437	1,445,653	1,733,150	2,900,207	476,050	963,710	1,460,447	1,698,033	943,387	481,943	272,703
United States Government securities—Total	4,021,636	1,141,884	1,518,708	1,361,044	2,701,919	499,579	1,079,037	1,123,303	1,319,717	642,305	439,671	237,741
Bonds.....	2,992,184	847,718	1,123,150	1,021,316	1,995,181	341,744	797,927	855,510	997,003	505,974	325,223	165,806
Treasury notes.....	694,821	259,968	203,744	201,109	420,153	130,514	145,100	144,539	244,668	129,454	58,644	56,570
Certificates of indebtedness.....	251,392	23,978	123,545	103,869	181,834	17,723	74,030	90,081	69,558	6,255	49,515	13,788
All other.....	113,239	10,220	68,269	34,750	104,751	9,598	61,980	33,173	8,488	622	6,289	1,577
Other securities—Total	5,227,306	977,242	1,556,696	3,193,368	3,733,105	367,995	846,918	2,518,195	1,994,198	609,247	709,778	675,173
Domestic securities—Total.....	5,114,902	894,313	1,426,114	2,794,475	3,261,818	319,555	767,142	2,175,121	1,853,084	574,758	658,972	619,354
State, county, and municipal bonds.....	1,116,276	162,538	398,681	555,057	727,752	53,814	241,737	432,201	388,524	108,724	156,944	122,856
Railroad bonds.....	787,134	150,123	161,238	475,773	569,481	89,013	99,319	381,149	217,653	61,110	61,919	94,624
Other public service corporation bonds.....	902,704	71,751	177,469	653,554	682,864	35,070	104,523	543,271	219,900	36,681	72,936	110,283
All other bonds.....	1,227,883	155,263	320,222	752,398	840,434	59,835	176,149	604,450	387,449	95,428	144,073	147,948
Stock of Federal reserve banks.....	166,686	59,778	50,700	56,208	95,876	23,231	29,299	43,346	70,810	36,547	21,401	12,862
Stock of other corporations.....	508,848	160,411	203,337	140,100	99,231	16,710	49,186	33,335	404,617	143,701	154,151	106,765
Collateral trust and other corporation notes.....	154,060	25,775	62,914	65,371	106,912	16,526	36,201	54,185	47,148	9,249	26,713	11,186
Municipal warrants.....	169,501	71,890	31,958	65,653	99,608	24,892	19,301	55,415	69,893	46,998	12,657	10,238
All other.....	86,750	36,784	19,605	30,361	39,660	464	11,427	27,769	47,090	36,320	8,178	2,592
Foreign securities—Total.....	612,404	82,929	130,582	398,893	471,290	48,440	79,776	343,074	141,114	34,489	50,806	55,819
Government bonds.....	303,407	48,570	61,341	193,496	231,291	25,498	40,017	165,776	72,116	23,072	21,324	27,720
Other foreign securities.....	308,997	34,359	69,241	205,397	239,999	22,942	39,759	177,298	68,998	11,417	29,482	28,099
Demand deposits—Total	17,937,478	6,215,978	5,793,938	5,927,497	10,554,128	2,382,170	3,621,872	4,550,086	7,383,356	3,833,828	2,172,116	1,377,411
Individual deposits subject to check.....	16,167,047	5,839,361	5,286,897	5,040,789	9,370,777	2,211,836	3,297,009	3,861,932	6,796,270	3,627,525	1,989,888	1,178,857
Certificates of deposit.....	188,152	26,451	33,222	128,479	139,721	12,598	23,712	103,411	48,431	13,853	9,510	25,068
State, county, and municipal deposits.....	1,224,375	113,849	405,242	705,284	881,304	59,938	268,934	552,432	343,071	53,911	136,308	152,852
All other.....	357,904	236,332	68,627	52,945	162,326	97,798	32,017	32,311	195,578	138,534	36,410	20,634
Net demand deposits (see p. 11).....	18,951,600	6,804,205	6,150,537	5,996,858	11,149,138	2,634,653	3,904,039	4,610,446	7,802,462	4,169,552	2,246,498	1,386,612
Time deposits—Total	13,317,649	1,838,037	4,711,720	6,767,892	8,287,529	639,697	2,548,573	5,099,259	5,030,120	1,198,340	2,163,147	1,668,633
States, counties, and municipalities.....	491,095	92,650	258,123	140,322	324,543	49,816	169,723	105,004	166,552	42,834	88,400	35,318
Banks in United States.....	111,148	69,148	35,176	6,824	78,200	50,323	21,951	5,926	32,948	18,825	13,225	898
Banks in foreign countries.....	112,405	102,870	9,521	14	30,010	20,475	9,521	14	82,395	82,395	-----	-----
Other time deposits—												
Evidenced by savings pass books.....	9,603,720	817,302	3,653,139	5,133,279	5,967,903	257,710	1,948,439	3,761,754	3,635,817	559,592	1,704,700	1,371,525
Certificates of deposit.....	1,743,212	135,837	388,368	1,219,007	1,296,102	35,246	218,709	1,042,147	447,110	100,591	169,659	176,860
Open accounts, Christmas savings accounts, etc.....	1,136,043	600,527	325,970	209,546	496,617	217,388	146,687	132,542	639,426	383,139	179,283	77,004
Postal savings.....	120,026	19,703	41,423	58,900	94,154	8,739	33,543	51,872	25,872	10,964	7,880	7,028
Bills payable and rediscounts—Total	1,149,898	213,101	566,060	370,737	655,022	55,209	330,935	268,878	494,876	157,892	235,125	101,869
Bills payable.....												
With Federal reserve banks.....	583,665	94,956	336,697	152,012	319,743	20,609	199,891	99,243	263,922	74,347	136,806	52,769
All other.....	226,742	88,324	49,117	89,301	90,161	12,125	14,819	63,217	136,581	76,199	34,298	26,084
Rediscounts—												
With Federal reserve banks.....	315,646	18,646	175,725	121,275	227,976	11,300	115,630	101,046	87,670	7,346	60,095	20,229
All other.....	23,845	11,175	4,521	8,149	17,142	11,175	595	5,372	6,703	-----	3,926	2,777

† Member banks only, i. e., exclusive of national banks in Alaska and Hawaii.

ALL MEMBER BANKS—CONDITION ON OCTOBER 4, JUNE 29, 1929, AND OCTOBER 3, 1928, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			Oct. 4, 1929	June 29, 1929	Oct. 3, 1928	Oct. 4, 1929	June 29, 1929	Oct. 3, 1928
	Oct. 4, 1929	June 29, 1929	Oct. 3, 1928	Oct. 4, 1929	June 29, 1929	Oct. 3, 1928						
RESOURCES												
Loans (including overdrafts).....	6,343,646	6,340,793	5,254,497	1,510,153	1,433,267	1,504,976	9,085,403	8,788,569	8,681,009	9,225,627	9,095,862	8,884,531
United States Government securities.....	989,220	1,006,224	1,129,700	152,664	158,552	191,003	1,518,708	1,606,514	1,702,907	1,361,044	1,383,609	1,362,220
Other securities.....	817,418	812,507	812,577	159,824	175,579	213,862	1,556,696	1,669,921	1,826,848	3,193,368	3,239,534	3,364,858
Total loans and investments.....	8,150,284	8,159,524	7,196,774	1,822,641	1,767,428	1,909,841	12,160,807	12,065,004	12,160,764	13,780,039	13,719,005	13,611,609
Customers' liability on account of acceptances.....	690,522	590,845	526,535	68,397	39,770	28,008	218,595	161,579	163,663	11,398	9,994	9,052
Banking house, furniture, and fixtures.....	178,504	182,948	142,850	39,316	37,244	34,585	426,520	422,434	412,486	531,053	527,126	515,637
Other real estate owned.....	8,088	2,750	5,208	508	471	440	61,258	62,035	58,419	112,942	114,632	114,376
Cash in vault.....	57,516	57,457	52,614	9,952	10,414	11,475	146,067	124,272	153,450	283,677	241,348	301,587
Reserve with Federal reserve banks.....	734,532	783,866	722,187	174,138	164,314	169,556	766,053	772,227	793,098	647,083	638,670	663,177
Items with Federal reserve banks in process of collection.....	331,978	222,722	233,224	41,256	42,149	38,955	420,277	385,102	455,193	129,852	125,849	129,283
Due from banks in United States.....	195,775	156,599	81,515	133,506	135,748	120,543	828,575	801,002	834,689	847,082	701,818	989,512
Due from banks in foreign countries (including own branches).....	166,560	185,216	205,112	28,709	34,127	14,973	37,167	49,144	63,051	4,734	4,195	3,550
Exchanges for clearing-house and other checks on local banks.....	1,648,608	953,580	1,170,722	70,787	81,885	58,322	330,467	319,877	328,995	82,469	90,844	76,650
Outside checks and other cash items.....	17,426	12,868	38,810	3,520	6,160	21,099	53,046	67,970	74,209	28,371	30,300	29,409
Redemption fund and due from United States Treasurer.....	1,783	1,705	1,704	310	310	335	7,722	7,836	8,174	23,013	22,864	22,788
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	477,900	396,004	355,393	8,315	2,989	3,388	64,108	54,173	74,380	1,264	660	504
Securities borrowed.....	9	9	350	698	-----	-----	20,048	23,013	22,432	11,837	13,315	13,769
Other assets.....	67,155	86,300	74,052	7,718	8,020	9,624	90,454	89,782	73,914	43,199	48,519	47,683
Total.....	12,726,640	11,792,393	10,807,050	2,409,771	2,331,029	2,421,144	15,631,164	15,405,450	15,726,917	16,538,013	16,379,129	16,528,586
LIABILITIES												
Capital stock paid in.....	738,281	667,510	543,988	149,050	146,250	115,150	854,102	842,258	817,585	998,212	990,910	977,136
Surplus.....	989,512	861,615	689,357	121,350	122,300	117,920	840,342	826,684	775,340	860,065	839,737	799,776
Undivided profits—net.....	291,516	268,706	229,653	25,046	22,706	39,505	269,951	246,709	251,432	394,415	344,685	365,430
Reserves for dividends, contingencies, etc.....	45,290	43,809	29,628	20,908	23,157	21,842	42,190	52,887	41,150	35,215	44,577	28,006
Reserves for interest, taxes, and other expenses accrued and unpaid.....	40,187	48,894	30,393	18,302	15,577	14,576	64,953	46,369	60,077	48,751	37,985	45,392
Due to Federal reserve banks.....	19	1	152	-----	-----	-----	11,175	12,629	16,800	44,526	30,253	48,427
Due to other banks in United States.....	940,134	1,018,650	949,740	311,576	313,696	348,529	1,510,851	1,409,392	1,732,673	390,516	349,001	431,435
Due to banks in foreign countries (including own branches).....	415,216	406,094	449,436	20,473	9,036	7,772	43,634	45,492	49,186	2,373	4,249	2,177
Certified and officers' checks outstanding.....	1,145,365	482,179	765,605	25,316	18,077	29,326	147,316	150,085	155,372	87,449	103,279	90,811
Cash letters of credit and travelers' checks outstanding.....	18,038	28,443	17,679	2,147	3,201	2,188	6,957	10,852	6,806	471	686	662
Demand deposits.....	5,129,611	5,179,045	4,548,326	1,086,352	1,057,981	1,051,337	5,793,988	5,818,270	5,860,787	5,927,497	5,759,307	6,040,980
Time deposits.....	1,373,642	1,212,860	1,201,142	464,395	443,633	567,472	4,711,720	4,851,652	4,843,181	6,767,892	6,816,921	6,797,813
United States deposits.....	70,770	78,281	28,110	16,327	20,716	7,512	165,905	184,536	86,740	62,577	64,381	36,399
Total deposits.....	9,092,795	8,405,553	7,960,190	1,926,616	1,866,340	2,014,136	12,391,446	12,482,961	12,751,548	13,283,301	13,137,977	13,448,704
Agreements to repurchase U. S. Government or other securities sold.....	83,379	33,454	56,867	500	3,750	2,010	53,615	53,982	30,868	11,596	12,572	5,416
Bills payable and rediscounts with Federal reserve banks.....	68,483	330,056	263,329	45,119	51,475	43,887	812,422	329,286	452,124	273,287	318,574	260,449
Bills payable and rediscounts other than with Federal reserve banks.....	96,799	29,938	21,976	2,700	1,500	-----	53,638	30,361	38,394	97,450	107,176	73,757
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	477,900	396,004	355,393	8,315	2,989	3,388	64,108	54,173	74,380	1,263	660	504
Acceptances executed for customers.....	683,669	590,607	518,472	68,351	40,060	27,670	221,987	160,715	164,171	10,663	9,041	7,618
Acceptances executed by other banks for account of reporting banks.....	26,795	24,203	24,786	979	404	2,615	11,171	16,236	12,683	1,455	1,232	1,333
National bank notes outstanding.....	34,245	33,926	33,233	6,090	6,198	6,602	151,571	154,372	160,381	448,774	454,448	447,830
Securities borrowed.....	9	9	350	698	-----	-----	20,048	23,013	22,432	11,837	13,315	13,774
Other liabilities.....	57,780	58,109	50,036	15,747	28,323	11,843	79,690	85,444	74,352	61,729	66,240	53,461
Total.....	12,726,640	11,792,393	10,807,050	2,409,771	2,331,029	2,421,144	15,631,164	15,405,450	15,726,917	16,538,013	16,379,129	16,528,586
Number of banks.....	57	59	57	18	18	22	469	488	523	8,072	8,142	8,294

**ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, DEMAND AND TIME DEPOSITS, AND BORROWINGS ON
OCTOBER 4, 1929, AND JUNE 29, 1929, BY CLASSES OF BANKS**

[Amounts in thousands of dollars]

	All member banks		Central reserve city banks				Other reserve city banks		Country banks	
	Oct. 4, 1929	June 29, 1929	New York		Chicago		Oct. 4, 1929	June 29, 1929	Oct. 4, 1929	June 29, 1929
			Oct. 4, 1929	June 29, 1929	Oct. 4, 1929	June 29, 1929				
Loans—Total	26,164,829	25,658,491	6,343,646	6,340,793	1,510,153	1,433,267	9,085,403	8,788,569	9,225,627	9,095,862
Acceptances payable in United States.....	93,107	107,993	58,782	57,524	1,320	729	6,191	16,320	26,814	33,420
Bills, acceptances, etc., payable in foreign countries.....	69,561	90,001	32,964	58,046	3,682	3,474	27,860	21,856	5,555	6,625
Commercial paper bought in open market.....	227,574	248,609	8,374	20,629	3,684	5,072	71,903	82,659	144,213	139,649
Loans to banks.....	640,301	670,277	301,744	313,843	68,319	66,504	225,373	241,031	44,865	48,899
Loans on securities (exclusive of loans to banks).....	9,993,767	9,758,885	3,040,326	3,236,150	819,879	773,972	3,462,110	3,293,710	2,671,452	2,455,053
Real estate loans—										
On farm land.....	392,076	413,988		1,580	2,052		110,240	119,240	279,202	291,116
On other real estate.....	2,760,422	2,750,438	174,861	173,088	19,143	22,131	1,360,299	1,359,903	1,206,119	1,195,316
All other loans (including overdrafts).....	11,988,021	11,618,300	2,725,675	2,479,933	592,286	558,733	3,822,653	3,653,560	4,847,407	4,925,784
Loans eligible for rediscount with Federal reserve banks.....	4,598,240	4,389,853	1,168,317	1,007,144	251,120	236,167	1,445,653	1,373,177	1,733,150	1,773,365
United States Government securities—Total	4,021,636	4,154,929	989,220	1,006,224	152,664	158,582	1,518,708	1,606,514	1,361,044	1,383,609
Bonds.....	2,992,184	3,004,836	731,723	734,276	115,995	118,646	1,123,150	1,147,940	1,021,316	1,003,974
Treasury notes.....	664,821	703,641	226,055	213,875	33,913	35,232	203,744	234,256	201,109	220,278
Certificates of indebtedness.....	251,392	339,456	21,764	57,102	2,214	2,325	123,545	159,913	103,869	120,116
All other.....	113,239	108,996	9,678	971	542	2,379	68,269	64,405	34,750	39,241
Other securities—Total	5,727,306	5,897,541	817,418	812,507	159,824	175,579	1,556,696	1,669,921	3,193,368	3,239,534
Domestic securities—Total	5,114,902	5,262,502	745,619	737,344	148,694	168,259	1,426,114	1,525,518	2,794,475	2,831,381
State, county, and municipal bonds.....	1,116,276	1,144,362	130,311	118,318	32,227	42,044	398,681	422,437	555,057	561,563
Railroad bonds.....	787,134	831,913	139,833	152,009	10,290	11,412	161,238	180,422	475,773	488,065
Other public service corporation bonds.....	902,764	931,938	61,638	66,424	10,113	12,199	177,459	187,324	653,554	665,991
All other bonds.....	1,227,883	1,316,859	137,335	153,355	17,928	21,797	320,222	374,388	752,398	767,319
Stock of Federal reserve banks.....	166,686	158,290	51,766	45,414	8,012	8,001	50,700	49,664	56,208	55,211
Stock of other corporations.....	503,848	469,314	155,320	125,894	5,091	6,790	202,324	202,324	140,100	134,306
Collateral trust and other corporation notes.....	154,060	168,720	25,148	39,420	627	741	62,917	63,585	65,371	64,974
Municipal warrants.....	169,501	150,681	18,495	10,129	53,395	51,249	31,958	28,318	65,663	60,985
All other.....	86,750	90,425	25,773	26,381	11,011	14,026	19,605	17,051	30,361	32,967
Foreign securities—Total	612,404	635,039	71,799	75,163	11,130	7,320	130,582	144,403	398,893	408,153
Government bonds.....	303,407	308,773	40,797	37,840	7,773	2,992	61,341	65,464	193,496	202,477
Other foreign securities.....	308,997	326,266	31,002	37,323	3,357	4,328	69,241	78,939	205,397	205,676
Demand deposits—Total	17,937,478	17,814,603	5,129,611	5,179,045	1,086,382	1,057,981	5,793,988	5,818,270	5,927,497	5,759,367
Individual deposits subject to check.....	16,167,047	15,742,528	4,800,540	4,797,527	1,038,821	974,568	5,286,897	5,173,572	5,040,789	4,796,361
Certificates of deposit.....	188,152	200,986	23,675	27,654	2,776	3,219	33,222	37,818	128,479	132,295
State, county, and municipal deposits.....	1,224,375	1,511,706	75,125	143,895	38,724	73,319	405,242	523,813	705,284	770,679
All other.....	357,904	359,383	230,271	209,969	6,061	6,875	68,627	83,067	62,945	59,472
Net demand deposits (see p. 11).....	19,951,600	18,977,213	5,587,184	5,835,550	1,217,021	1,156,831	6,150,537	6,162,716	5,996,858	5,822,116
Time deposits—Total	13,317,649	13,325,066	1,373,642	1,212,860	464,395	443,633	4,711,720	4,816,652	6,767,892	6,816,921
States, counties, and municipalities.....	491,095	476,554	20,250	6,638	72,400	42,592	258,123	288,592	140,322	138,732
Banks in United States.....	111,148	169,894	46,980	18,181	22,168	22,706	35,176	32,456	6,824	6,556
Banks in foreign countries.....	112,405	77,508	92,942	61,409	9,928	6,301	9,521	8,542	14	1,256
Other time deposits—										
Evidenced by savings pass books.....	9,603,720	9,834,363	633,232	638,948	184,070	198,892	3,653,139	3,782,812	5,133,279	5,213,711
Certificates of deposit.....	1,745,212	1,745,134	79,503	69,001	47,245	388,368	399,172	1,219,007	1,229,716	
Open accounts, Christmas savings accounts, etc.....	1,136,043	996,976	482,634	400,885	117,893	124,266	325,970	300,058	209,546	171,767
Postal savings.....	120,026	114,637	18,101	17,798	1,602	1,631	41,423	40,025	58,900	55,183
Bills payable and rediscounts—Total	1,149,898	1,198,366	165,282	359,994	47,819	52,975	566,060	359,647	370,737	425,750
Bills payable—										
With Federal reserve banks.....	583,665	738,768	64,937	325,189	30,019	32,650	336,697	206,796	152,012	174,133
All other.....	226,742	149,576	85,624	19,274	2,700	1,500	49,117	30,072	89,301	98,730
Rediscounts—										
With Federal reserve banks.....	315,640	290,623	3,546	4,867	15,100	18,825	175,725	122,490	121,275	144,441
All other.....	23,845	19,399	11,175	10,664			4,521	289	8,149	8,446

* Revised figures.

ALL MEMBER BANKS—CONDITION ON OCTOBER 4, 1929, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
RESOURCES													
Loans (including overdrafts).....	26,164,429	1,919,834	8,813,466	1,889,651	2,418,362	989,745	889,106	3,900,567	983,720	597,307	822,513	748,767	2,191,791
United States Government securities.....	4,021,636	265,004	1,235,794	217,173	428,802	132,387	116,590	490,151	128,907	141,868	198,413	153,060	513,475
Other securities.....	5,727,306	449,563	1,714,188	643,103	651,101	176,756	142,954	725,946	262,533	217,898	225,028	85,255	427,431
Total loans and investments.....	35,913,771	2,634,401	11,763,448	2,754,927	3,495,265	1,298,888	1,148,656	5,116,564	1,375,210	957,073	1,246,554	987,883	3,132,697
Customers' liability on account of acceptances.....	989,392	79,679	697,985	20,234	21,720	8,046	18,800	77,831	2,282	9,341	1,676	7,069	44,189
Banking house, furniture, and fixtures.....	1,175,393	17,956	288,417	102,504	144,462	63,833	60,611	177,208	39,477	24,214	44,056	45,929	112,726
Other real estate owned.....	182,796	7,492	20,920	19,852	26,725	15,537	14,619	24,750	13,254	8,037	7,925	9,485	14,200
Cash in vault.....	497,212	33,663	105,530	37,584	55,999	25,146	26,072	79,327	22,562	19,231	25,365	24,306	43,307
Reserve with Federal reserve banks.....	2,321,806	151,226	897,455	136,598	192,649	67,661	62,475	353,566	78,256	50,044	90,027	65,999	176,505
Items with Federal reserve banks in process of collection.....	923,363	73,178	391,734	56,041	76,150	38,328	25,176	96,670	43,284	9,238	42,775	33,413	37,376
Due from banks in United States.....	2,004,938	101,612	297,338	107,137	156,900	88,201	131,260	323,468	118,827	108,813	195,334	148,091	227,817
Due from banks in foreign countries (including own branches).....	246,996	18,747	169,166	3,583	3,848	1,134	2,116	32,577	561	2,091	1,025	407	1,741
Exchanges for clearing house and other checks on local banks.....	1,332,331	67,077	1,678,548	56,300	41,422	20,679	17,396	121,091	18,362	11,471	22,681	13,467	63,837
Outside checks and other cash items.....	102,363	6,003	22,733	3,790	9,631	2,897	4,400	18,695	4,203	4,496	4,938	4,993	15,534
Redemption fund and due from United States Treasurer.....	32,828	2,231	4,369	2,768	3,982	2,646	2,319	4,520	1,651	1,362	1,640	2,345	2,995
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	551,587	21,562	488,096	7,006	6,733	1,888	6,812	8,753	1,021	22	11	351	9,338
Securities borrowed.....	32,592	479	643	1,659	10,408	2,804	1,827	3,398	7,001	103	569	377	3,324
Other assets.....	198,700	9,431	80,754	21,184	16,333	4,459	4,859	20,469	5,448	5,854	4,116	1,721	24,072
Total.....	47,305,588	3,278,737	16,907,250	3,331,167	4,264,327	1,642,237	1,527,458	6,458,687	1,731,399	1,211,390	1,688,692	1,345,041	3,919,203
LIABILITIES													
Capital stock paid in.....	2,739,645	187,242	948,408	183,148	232,650	111,400	103,170	378,147	110,392	64,740	93,087	96,932	230,329
Surplus.....	2,811,269	171,829	1,202,857	369,286	286,896	86,855	73,072	286,138	62,026	35,318	44,113	48,344	144,553
Undivided profits—net.....	980,928	91,216	397,776	91,426	86,136	33,388	25,169	97,013	33,542	18,070	24,175	28,882	54,135
Reserves for dividends, contingencies, etc.....	143,603	9,010	56,733	7,972	15,796	5,407	2,606	31,556	2,567	1,538	2,271	2,186	5,961
Reserves for interest, taxes, and other expenses accrued and unpaid.....	172,193	13,344	56,578	10,835	18,454	5,572	5,261	32,153	5,345	3,468	3,676	3,326	14,181
Due to Federal reserve banks.....	55,720	8,503	15,419	7,584	5,457	6,954	4,518	3,000	346	1,081	140	1,999	719
Due to other banks in United States.....	3,153,077	150,072	1,019,256	175,457	221,965	113,474	128,112	499,139	161,103	101,213	236,928	134,890	211,468
Due to banks in foreign countries (including own branches).....	481,696	18,094	116,338	3,685	3,006	799	2,012	22,789	434	1,708	249	1,641	10,941
Certified and officers' checks outstanding.....	1,405,446	29,785	1,168,644	18,753	24,711	9,796	7,459	53,890	12,760	11,270	15,886	14,559	37,933
Cash letters of credit and travelers' checks outstanding.....	27,613	358	18,190	128	4,430	67	85	2,482	47	78	124	37	1,587
Demand deposits.....	17,937,478	1,371,767	6,534,416	1,122,031	1,461,743	541,715	530,516	2,516,157	642,525	430,328	808,175	666,184	1,311,921
Time deposits.....	13,317,649	945,129	3,252,141	1,084,492	1,639,075	574,326	441,190	2,148,220	535,751	458,620	370,918	231,867	1,635,920
United States deposits.....	315,479	20,463	82,747	29,694	34,330	16,349	24,813	35,804	7,641	5,790	6,692	22,154	28,942
Total deposits.....	36,694,158	2,544,171	12,507,151	2,441,824	3,394,717	1,265,480	1,138,705	5,281,541	1,360,607	1,010,088	1,439,112	1,073,331	3,239,431
Agreements to repurchase U. S. Government or other securities sold.....	149,090	20,278	91,996	19,541	1,912	3,847	4,425	1,403	2,404	71	622	1,581	1,010
Bills payable and rediscounts with Federal reserve banks.....	899,311	71,384	140,800	76,981	90,743	51,746	61,885	126,275	67,639	38,532	41,447	30,282	101,597
Bills payable and rediscounts other than with Federal reserve banks.....	250,587	8,453	114,540	24,612	12,894	12,780	28,881	20,546	14,722	1,284	3,935	4,384	3,556
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	551,586	21,562	488,096	7,006	6,732	1,888	6,812	8,753	1,021	22	11	351	9,338
Acceptances executed for customers.....	984,670	81,555	690,189	17,132	21,279	8,136	23,413	77,726	2,314	9,296	1,678	7,376	44,576
Acceptances executed by other banks for account of reporting banks.....	40,400	1,669	27,868	4,597	996	59	3,134	1,046	38	127	-----	15	851
National-bank notes outstanding.....	640,610	44,412	85,456	54,229	77,950	52,402	44,668	85,290	32,293	26,724	31,875	45,948	59,363
Securities borrowed.....	32,592	479	643	1,659	10,408	2,804	1,827	3,398	7,001	103	569	377	3,324
Other liabilities.....	214,946	12,133	98,165	20,919	6,764	2,473	4,430	27,702	29,488	2,009	2,121	1,726	7,016
Total.....	47,305,588	3,278,737	16,907,250	3,331,167	4,264,327	1,642,237	1,527,458	6,458,687	1,731,399	1,211,390	1,688,692	1,345,041	3,919,203
Number of banks.....	8,616	407	933	771	804	524	431	1,206	572	689	902	761	616

9

ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, DEMAND AND TIME DEPOSITS, AND BORROWINGS ON OCTOBER 4, 1929, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

92032-20-2

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—Total	26,164,829	1,919,834	8,813,466	1,889,651	2,418,362	989,745	889,106	3,900,567	983,720	597,307	822,513	748,767	2,191,791
Acceptances payable in United States	93,107	1,825	60,223	2,307	207	238	897	5,322	2,421	841	1,253	12,825	4,748
Bills, acceptances, etc., payable in foreign countries	69,561	4,389	34,142	3,772	753	376	2,759	4,167	1,042	60	400	1,111	16,590
Commercial paper bought in open market	227,574	36,671	22,972	16,139	8,347	6,438	5,408	44,739	13,844	17,757	25,966	9,816	19,477
Loans to banks	640,301	20,147	308,654	51,159	34,300	25,187	29,823	93,297	31,059	6,944	19,499	8,029	12,203
Loans on securities (exclusive of loans to banks)	9,993,767	813,368	4,013,610	724,842	983,421	290,347	231,470	1,500,518	322,837	154,655	183,154	165,127	610,418
Real-estate loans—													
On farm land	392,076	7,646	12,853	13,723	26,610	18,375	24,368	80,698	27,644	29,513	21,471	17,392	111,783
On other real estate	2,760,422	266,266	546,863	207,958	467,717	50,351	57,696	488,572	103,374	21,469	22,907	24,196	503,053
All other loans (including overdrafts)	11,988,021	769,522	3,814,149	869,751	897,007	598,433	536,685	1,683,254	481,499	366,068	547,863	510,271	913,519
Loans eligible for rediscount with Federal reserve banks	4,598,240	267,189	1,510,299	290,979	266,129	204,122	208,432	646,303	212,543	189,064	270,964	231,990	300,226
United States Government securities—Total	4,021,636	265,004	1,235,794	217,173	428,802	132,387	116,596	490,151	128,907	141,868	198,413	153,066	513,475
Bonds	2,992,184	226,259	915,702	173,204	303,417	99,955	87,598	348,377	88,635	105,969	136,310	105,342	401,416
Treasury notes	664,821	22,900	266,123	27,181	39,055	16,578	12,507	101,192	27,338	20,205	40,644	25,613	65,485
Certificates of indebtedness	251,392	13,388	39,950	13,347	28,668	12,881	15,120	27,138	10,541	12,680	14,691	19,894	43,094
All other	113,239	2,457	14,019	3,441	5,662	2,973	1,371	13,444	2,393	3,014	6,768	2,217	3,480
Other securities—Total	5,727,306	449,563	1,714,188	648,103	651,101	176,756	142,954	725,846	262,583	217,898	225,628	85,255	427,431
Domestic securities—Total	5,114,902	396,124	1,517,238	571,414	571,004	157,299	132,246	659,761	240,570	191,327	208,495	80,204	389,220
State, county, and municipal bonds	1,116,276	25,551	247,490	52,184	97,531	28,959	46,231	182,637	63,490	45,140	92,454	24,677	209,932
Railroad bonds	787,134	63,482	319,153	141,007	87,137	17,760	8,923	56,590	21,855	26,836	15,104	4,480	24,807
Other public-service corporation bonds	902,764	124,100	247,795	151,424	91,295	25,601	9,673	117,408	38,880	34,161	14,254	4,762	43,411
All other bonds	1,227,883	98,861	307,075	127,428	191,975	50,827	34,338	167,629	55,283	57,263	43,702	21,494	72,008
Stock of Federal reserve banks	166,686	10,977	64,315	16,509	15,582	6,026	5,351	19,792	5,188	3,022	4,182	4,458	11,284
Stock of other corporations	503,848	53,655	239,590	42,440	44,938	16,633	19,111	16,751	39,992	3,942	11,958	5,223	9,615
Collateral trust and other corporation notes	154,060	14,785	38,414	31,345	28,034	7,045	2,006	14,392	6,281	4,032	3,031	2,506	2,189
Municipal warrants	169,501	309	26,064	3,271	9,673	887	2,882	63,011	7,202	14,143	18,126	10,137	13,796
All other	86,750	4,404	27,342	5,806	4,839	3,561	3,731	21,551	2,399	2,788	5,684	2,467	2,178
Foreign securities—Total	612,404	53,439	196,950	76,689	80,097	19,457	10,708	66,085	22,013	26,571	17,133	5,051	38,211
Government bonds	303,407	23,905	97,332	37,680	36,193	9,009	5,471	34,392	12,120	13,055	9,324	2,789	22,137
Other foreign securities	308,997	29,534	99,618	39,009	43,904	10,448	5,237	31,693	9,893	13,516	7,809	2,262	16,074
Demand deposits—Total	17,937,478	1,371,767	6,534,416	1,122,031	1,461,743	541,715	530,516	2,516,157	642,525	430,328	808,175	666,184	1,311,921
Individual deposits subject to check	16,167,047	1,265,386	5,995,104	1,012,755	1,250,541	483,742	466,569	2,291,894	580,268	360,490	676,481	590,353	1,193,464
Certificates of deposit	188,152	13,375	38,275	6,747	13,395	4,798	4,107	32,532	11,011	16,361	24,879	10,817	11,855
State, county, and municipal deposits	1,224,375	75,738	254,178	84,041	178,155	47,849	54,136	175,513	47,250	51,154	102,336	62,342	91,683
All other	357,904	17,268	246,859	18,488	19,652	5,326	5,704	16,218	3,996	2,323	4,479	2,672	14,919
Net demand deposits (see p. 11)	18,951,600	1,394,566	7,003,104	1,171,097	1,529,640	563,485	549,930	2,638,028	682,267	457,337	869,669	701,941	1,341,126
Time deposits—Total	13,317,649	945,129	3,252,141	1,084,492	1,639,075	574,326	441,190	2,148,220	535,751	458,620	370,918	231,867	1,635,920
States, counties, and municipalities	491,095	7,890	66,886	12,566	79,992	16,676	26,048	88,334	11,684	6,606	14,885	18,098	141,730
Banks in United States	111,148	572	48,865	2,002	2,920	4,107	8,361	26,481	2,079	6,265	11	1,139	8,346
Banks in foreign countries	112,405	9,521	92,942					9,930					12
Other time deposits—													
Evidenced by savings pass books	9,603,720	763,916	2,287,509	842,904	1,290,772	430,642	287,594	1,469,900	291,025	264,404	182,240	164,221	1,328,593
Certificates of deposits	1,743,212	88,963	174,815	132,479	176,286	99,832	370,797	199,269	153,039	119,521	38,084	107,094	1,027,094
Open accounts, Christmas savings accounts, etc.	1,136,043	68,500	560,126	91,404	83,129	19,762	25,434	170,983	27,282	8,949	37,785	6,041	36,648
Postal savings	120,026	5,767	20,998	3,137	5,976	3,307	10,720	11,795	4,412	19,357	16,776	4,272	13,509
Bills payable and rediscounts—Total	1,149,898	78,837	255,340	101,593	103,637	64,526	90,766	146,821	82,361	39,816	45,382	34,666	105,153
Bills payable—													
With Federal reserve banks	583,665	34,767	124,222	61,322	67,226	26,743	13,736	82,052	36,755	13,675	16,177	18,534	88,456
All other	226,742	8,420	103,064	21,350	12,064	11,351	26,537	17,752	13,991	1,208	3,736	4,139	3,131
Rediscounts—													
With Federal reserve banks	315,646	36,617	16,578	15,659	23,517	25,003	48,149	44,223	30,884	24,857	25,270	11,748	13,141
All other	23,845	33	11,476	3,262	830	1,429	2,344	2,794	731	76	200	245	425

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NATIONAL BANKS—CONDITION ON OCTOBER 4, 1929, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Franc- isco
RESOURCES													
Loans (including overdrafts).....	14,954,528	1,252,815	3,566,142	1,282,766	1,146,892	799,236	685,453	1,897,087	565,927	561,032	755,460	696,243	1,745,475
United States Government securities.....	2,701,919	188,841	607,611	166,108	255,184	111,735	107,584	253,467	97,230	134,640	180,645	146,563	452,311
Other securities.....	3,733,108	321,962	923,312	451,101	415,373	142,176	101,618	397,476	162,682	203,177	201,241	78,429	334,561
Total loans and investments.....	21,389,555	1,763,618	5,097,065	1,899,975	1,817,449	1,053,147	894,655	2,548,030	825,839	895,849	1,137,346	921,235	2,532,347
Customers' liability on account of acceptances.....	484,728	74,996	276,052	18,993	6,304	2,109	6,307	43,111	1,583	9,341	1,176	7,015	37,751
Banking house, furniture, and fixtures.....	746,119	54,028	114,829	70,003	81,024	49,576	40,926	105,430	24,784	22,990	41,263	43,258	98,008
Other real estate owned.....	121,661	5,575	13,045	11,178	13,022	12,510	10,977	17,357	6,407	7,176	6,110	8,629	9,675
Cash in vault.....	344,698	23,174	61,391	29,024	33,492	21,290	22,455	49,535	14,726	17,442	24,121	22,342	35,706
Reserve with Federal reserve banks.....	1,320,427	98,808	379,137	93,129	96,920	52,961	48,525	172,210	46,114	47,284	81,777	61,221	142,341
Items with Federal reserve banks in process of collection.....	558,929	57,010	196,318	38,841	35,600	26,288	20,700	57,338	24,168	8,684	33,745	31,552	28,685
Due from banks in United States.....	1,404,127	78,509	91,352	80,167	103,018	66,715	103,654	197,982	78,598	101,099	179,434	138,999	184,593
Due from banks in foreign countries (including own branches).....	159,489	17,390	115,441	3,569	1,827	928	481	6,448	434	2,066	397	404	10,114
Exchanges for clearing-house and other checks on local banks.....	936,018	45,366	648,331	40,389	18,640	16,142	10,902	51,463	9,437	11,212	16,859	12,760	54,517
Outside checks and other cash items.....	69,749	4,585	12,936	3,487	2,901	2,592	3,877	9,791	2,116	4,312	4,819	4,674	13,659
Redemption fund and due from United States Treasurer.....	32,828	2,231	4,369	2,768	3,982	2,646	2,319	4,520	1,651	1,362	1,640	2,345	2,995
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	188,918	21,118	139,528	6,803	3,224	232	4,372	6,236	931	22	11	351	6,090
Securities borrowed.....	21,929	479	393	884	6,934	2,500	1,700	1,997	2,712	87	569	362	3,312
Other assets.....	102,960	6,151	31,888	16,508	6,477	3,510	2,423	8,637	2,246	5,797	2,437	1,355	15,531
Total.....	27,882,128	2,253,028	7,172,075	2,315,708	2,230,814	1,313,146	1,174,273	3,280,085	1,041,746	1,137,723	1,531,704	1,256,502	3,175,324
LIABILITIES													
Capital stock paid in.....	1,667,849	134,767	431,494	122,569	124,605	88,052	80,885	194,725	65,797	61,075	84,582	89,245	190,053
Surplus.....	1,513,188	116,121	496,510	222,215	140,033	71,051	58,136	130,624	37,850	33,575	40,949	45,894	120,230
Undivided profits—net.....	555,129	65,427	142,273	61,219	52,700	26,309	19,493	55,208	21,773	16,907	21,498	27,515	44,807
Reserves for dividends, contingencies, etc.....	61,409	5,865	20,266	2,464	6,831	3,717	1,427	9,147	1,408	1,201	2,222	1,978	4,883
Reserves for interest, taxes, and other expenses accrued and unpaid.....	86,389	7,610	17,749	6,884	8,630	4,209	3,966	13,976	2,848	3,355	3,237	3,154	10,771
Due to Federal reserve banks.....	39,886	7,522	9,736	5,207	3,320	4,833	3,316	2,780	345	25	140	1,985	677
Due to other banks in United States.....	1,979,121	121,801	440,798	143,597	123,495	77,507	92,473	276,511	103,868	97,966	200,016	126,930	174,159
Due to banks in foreign countries (including own branches).....	224,423	17,456	186,219	3,640	1,172	579	601	3,981	329	1,708	78	1,607	7,053
Certified and officers' checks outstanding.....	593,840	21,141	440,597	10,642	10,010	6,323	5,726	22,673	6,303	10,748	14,722	13,578	31,377
Cash letters of credit and travelers' checks outstanding.....	11,726	340	4,001	95	4,324	66	21	1,116	14	78	121	34	1,516
Demand deposits.....	10,554,128	870,952	2,728,464	736,414	818,527	432,415	420,552	1,333,428	387,357	404,556	738,549	618,648	1,064,266
Time deposits.....	8,237,529	646,192	1,610,970	818,455	767,275	477,871	349,817	1,010,455	316,368	423,570	349,373	216,917	300,266
United States deposits.....	199,231	13,335	37,006	11,229	20,960	12,944	18,693	21,590	4,434	5,552	4,821	20,958	27,759
Total deposits.....	21,889,934	1,698,739	5,457,791	1,729,279	1,749,093	1,012,538	891,199	2,672,534	819,015	944,203	1,307,820	1,000,657	2,607,073
Agreements to repurchase U. S. Government or other securities sold Bills payable and rediscounts with Federal reserve banks.....	41,690	20,278	429	10,514	74	257	4,377	765	2,234	71	622	1,396	682
Bills payable and rediscounts other than with Federal reserve banks.....	547,719	45,649	44,253	60,179	42,498	36,289	46,594	48,710	43,988	37,917	31,749	27,515	82,378
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	107,303	7,278	30,659	12,139	8,998	11,890	8,655	9,144	7,278	1,184	3,915	3,580	2,583
Acceptances executed for customers.....	188,918	21,118	139,528	6,803	3,224	232	4,372	6,236	931	22	11	351	6,090
Acceptances executed by other banks for account of reporting banks.....	479,931	76,975	270,739	16,803	5,895	2,050	7,412	42,827	1,604	9,296	1,178	7,329	37,823
National-bank notes outstanding.....	20,618	1,295	12,762	3,667	522	59	368	1,001	38	127	-----	15	764
Securities borrowed.....	640,610	44,412	85,456	54,229	77,950	52,402	44,668	85,290	32,293	26,724	31,875	45,948	59,363
Other liabilities.....	21,929	479	393	884	6,934	2,500	1,700	1,997	2,712	87	569	362	3,312
Total.....	27,882,128	2,253,028	7,172,075	2,315,708	2,230,814	1,313,146	1,174,273	3,280,085	1,041,746	1,137,723	1,531,704	1,256,502	3,175,324
Number of banks.....	7,468	369	769	681	702	479	365	948	469	636	881	674	495

¹ Member banks only, i. e., exclusive of national banks in Alaska and Hawaii.

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STATE BANK MEMBERS—CONDITION ON OCTOBER 4, 1929, BY FEDERAL RESERVE DISTRICTS

[Amount in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
RESOURCES													
Loans (including overdrafts).....	11,210,301	667,019	5,247,324	606,885	1,271,470	190,509	203,653	2,003,480	417,793	36,275	67,053	52,524	446,316
United States Government securities.....	1,319,717	76,163	628,183	51,065	173,618	20,652	9,012	236,684	31,677	7,228	17,768	6,503	61,164
Other securities.....	1,994,198	127,601	790,876	197,002	235,728	34,580	41,336	328,370	99,901	14,721	24,387	6,826	92,870
Total loans and investments.....	14,524,216	870,783	6,666,383	854,952	1,680,816	245,741	254,001	2,568,534	549,371	58,224	109,298	65,853	600,350
Customers' liability on account of acceptances.....	504,184	4,693	421,933	1,241	15,416	5,937	12,553	34,720	699	500	54	6,438	
Banking house, furniture, and fixtures.....	429,274	17,928	173,588	32,501	63,438	14,257	19,685	71,778	14,693	1,224	2,793	2,671	14,718
Other real estate owned.....	61,135	1,917	7,875	8,674	13,703	3,027	3,642	7,393	6,847	861	1,815	856	4,525
Cash in vault.....	152,514	10,489	54,159	8,560	21,607	3,856	3,617	29,792	7,836	1,789	1,244	1,964	7,601
Reserve with Federal reserve banks.....	1,001,379	52,418	518,318	43,469	95,729	14,700	13,950	181,156	32,142	2,760	8,250	4,778	33,709
Items with Federal reserve banks in process of collection.....	364,434	16,168	195,416	17,200	40,550	12,040	4,476	39,332	19,116	554	9,030	1,861	8,691
Due from banks in United States.....	600,818	23,103	206,036	26,970	53,882	21,576	27,606	125,486	40,229	7,714	15,900	9,092	43,224
Due from banks in foreign countries (including own branches).....	87,507	1,357	53,725	24	2,021	206	1,635	26,129	127	25	628	3	1,627
Exchanges for clearing house and other checks on local banks.....	1,196,313	21,711	1,030,217	15,911	22,782	4,537	6,494	69,628	8,925	259	5,822	707	9,320
Outside checks and other cash items.....	32,614	1,418	9,847	303	6,730	305	523	8,904	2,087	184	119	319	1,875
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	362,669	444	348,562	203	3,509	1,656	2,440	2,517	90	-----	-----	-----	3,248
Securities borrowed.....	10,663	-----	250	775	3,474	304	127	1,401	4,289	16	-----	-----	12
Other assets.....	95,740	3,280	48,866	4,676	9,856	949	2,436	11,832	3,202	57	1,679	366	8,541
Total.....	19,423,460	1,025,709	9,735,175	1,015,459	2,033,513	329,091	353,185	3,178,602	689,653	73,667	156,988	88,539	743,879
LIABILITIES													
Capital stock paid in.....	1,071,796	52,475	516,914	60,579	108,045	23,348	22,285	183,422	44,595	3,665	8,505	7,687	40,276
Surplus.....	1,298,081	55,708	706,347	147,071	146,863	15,804	14,936	155,514	24,176	1,743	3,164	2,450	24,305
Undivided profits—net.....	425,799	25,789	255,503	30,207	33,436	7,079	5,676	41,805	11,769	1,163	2,677	1,367	9,328
Reserves for dividends, contingencies, etc.....	82,194	3,145	36,467	5,508	8,965	1,690	1,179	22,409	1,159	337	49	208	1,078
Reserves for interest, taxes, and other expenses accrued and unpaid.....	85,804	5,734	38,829	3,951	9,824	1,363	1,295	18,177	2,497	113	439	172	3,410
Due to Federal reserve banks.....	15,834	981	5,683	2,377	2,137	2,121	1,202	220	1	1,056	-----	14	42
Due to other banks in United States.....	1,173,956	28,271	578,458	31,860	98,470	35,967	35,639	222,628	57,235	3,247	36,912	7,960	37,309
Due to banks in foreign countries (including own branches).....	257,273	638	230,119	45	1,834	220	1,411	18,808	105	-----	171	34	3,888
Certified and officers' checks outstanding.....	811,606	8,644	728,047	8,111	14,701	3,473	1,733	31,217	6,457	522	1,164	981	6,556
Cash letters of credit and travelers' checks outstanding.....	15,837	18	14,189	33	106	1	64	1,366	33	3	3	3	71
Demand deposits.....	7,383,350	500,815	3,805,952	385,617	643,216	109,300	109,964	1,182,729	255,168	25,772	69,626	47,536	247,655
Time deposits.....	5,030,120	298,937	1,641,171	266,037	871,800	96,455	91,373	1,137,765	219,383	35,050	21,545	14,950	335,654
United States deposits.....	116,198	7,128	45,741	18,465	13,370	3,405	6,120	14,274	3,207	238	1,871	1,196	1,183
Total deposits.....	14,894,224	845,432	7,049,360	712,545	1,645,684	250,942	247,506	2,609,007	541,589	65,885	131,292	72,674	632,358
Agreements to repurchase U. S. Government or other securities sold.....	107,400	-----	91,576	9,027	1,838	3,590	48	638	170	-----	-----	185	328
Bills payable and rediscounts with Federal reserve banks.....	351,592	25,735	96,547	16,802	48,245	15,457	15,291	77,565	23,651	615	9,698	2,767	19,219
Bills payable and rediscounts other than with Federal reserve banks.....	143,284	1,175	83,881	12,473	3,896	890	20,226	11,402	7,444	100	20	804	973
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	362,668	444	348,562	203	3,508	1,656	2,440	2,517	90	-----	-----	-----	3,248
Acceptances executed for customers.....	504,739	4,580	419,450	329	15,384	6,086	16,001	34,899	710	-----	500	47	6,753
Acceptances executed by other banks for account of reporting banks.....	19,782	374	15,106	930	474	-----	2,766	45	-----	-----	-----	-----	87
Securities borrowed.....	10,663	-----	250	775	3,474	304	127	1,401	4,289	16	-----	-----	12
Other liabilities.....	158,434	5,118	76,383	15,059	3,927	882	3,409	19,801	27,514	30	644	163	2,504
Total.....	19,423,460	1,025,709	9,735,175	1,015,459	2,033,513	329,091	353,185	3,178,602	689,653	73,667	156,988	88,539	743,879
Number of banks.....	1,148	38	164	90	102	45	66	258	103	53	21	87	121

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ALL MEMBER BANKS—CONDITION ON CALL DATES DECEMBER 31, 1926, TO OCTOBER 4, 1929

[Amounts in thousands of dollars]

	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927	Oct. 10, 1927	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
RESOURCES												
Loans (including overdrafts).....	22,652,044	22,327,037	22,938,207	23,226,513	23,886,393	23,098,936	24,302,787	24,325,010	25,155,255	24,944,641	25,658,491	26,164,829
United States Government securities.....	3,388,963	3,835,151	3,796,347	3,856,149	3,977,557	4,215,822	4,224,730	4,385,830	4,311,790	4,453,953	4,154,929	4,021,636
Other securities.....	5,600,708	5,786,776	6,021,927	6,103,119	6,382,962	6,373,636	6,533,656	6,218,145	6,216,890	5,994,432	5,897,541	5,727,306
Total loans and investments.....	31,641,715	31,948,964	32,756,481	33,185,781	34,246,912	33,688,388	35,061,173	34,928,985	35,683,935	35,393,026	35,710,961	35,913,771
Customers' liability on account of acceptances.....	512,945	500,232	502,024	576,223	689,701	693,519	710,207	727,258	929,540	836,028	802,188	988,912
Banking house, furniture, and fixtures.....	998,212	1,012,103	1,036,731	1,059,930	1,067,200	1,077,529	1,099,210	1,105,558	1,107,237	1,118,418	1,179,752	1,175,393
Other real estate owned.....	173,727	178,230	175,829	180,546	177,229	180,511	184,109	178,443	177,716	184,873	179,878	182,796
Cash in vault.....	522,596	538,305	537,856	539,137	523,370	525,992	449,198	519,126	564,384	516,742	433,491	497,212
Reserve with Federal reserve banks.....	2,210,048	2,321,414	2,280,439	2,319,736	2,514,465	2,366,605	2,342,045	2,348,018	2,409,367	2,338,569	2,359,077	2,321,806
Items with Federal reserve banks in process of collection.....	810,250	673,512	740,816	739,871	784,391	686,831	680,492	856,655	967,636	841,606	775,822	923,363
Due from banks in United States.....	2,065,518	1,896,383	1,968,326	2,077,441	2,209,831	1,940,619	1,897,231	2,026,259	2,124,252	1,741,478	1,885,167	2,004,938
Due from banks in foreign countries (including own branches).....		287,104	275,887	255,821	258,337	269,373	291,490	280,686	305,299	287,248	272,682	246,996
Exchanges for clearing house and other checks on local banks.....	2,077,090	1,222,670	1,912,942	1,564,796	1,508,418	1,311,817	1,447,219	1,634,689	3,483,061	2,486,203	1,446,186	2,132,331
Outside checks and other cash items.....	181,953	101,676	177,771	157,841	200,159	134,916	217,291	163,527	203,884	142,395	117,298	102,363
Redemption fund and due from United States Treasurer.....	32,785	32,480	32,891	33,054	33,281	32,826	33,025	33,001	32,995	32,761	32,715	32,828
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	254,506	205,382	210,519	265,007	431,968	454,958	436,486	433,665	677,994	475,155	453,826	551,587
Securities borrowed.....	44,345	41,521	33,539	29,464	35,212	29,248	37,733	36,551	35,947	48,844	36,337	32,592
Other assets.....	504,314	158,488	168,141	171,070	197,666	186,677	204,940	205,273	222,149	229,751	232,621	198,700
Total.....	42,029,644	41,118,464	42,810,192	43,155,718	44,888,140	43,581,656	45,091,849	45,483,697	48,935,646	46,673,097	45,908,001	47,305,588
LIABILITIES												
Capital stock paid in.....	2,203,447	2,248,210	2,273,737	2,304,708	2,337,780	2,345,519	2,415,376	2,453,859	2,474,223	2,563,278	2,646,928	2,739,645
Surplus.....	1,955,349	1,992,174	2,030,342	2,049,325	2,124,020	2,144,182	2,285,536	2,382,393	2,440,709	2,548,155	2,650,336	2,811,269
Undivided profits—net.....	785,517	845,596	843,319	940,505	879,480	914,114	924,012	886,025	832,564	918,145	882,806	980,928
Reserves for dividends, contingencies, etc.....								120,026	151,744	144,242	164,430	143,603
Reserves for interest, taxes, and other expenses accrued and unpaid.....	120,386	139,315	128,142	152,531	128,757	137,345	145,458	150,438	120,676	157,144	148,825	172,193
Due to Federal reserve banks.....	51,445	47,221	53,043	54,402	52,073	45,360	49,823	65,379	56,510	51,433	51,883	55,720
Due to other banks in United States.....	4,002,995	3,388,441	3,507,732	3,567,193	3,808,222	3,495,722	3,263,494	3,462,377	3,649,037	3,070,084	3,091,639	3,153,077
Due to banks in foreign countries (including own branches).....	1,141,102	788,522	1,064,605	977,944	839,556	848,064	787,770	1,041,114	2,184,138	1,739,947	753,620	1,405,446
Certified and officers' checks outstanding.....	20,499	25,015	41,696	26,391	21,641	29,015	43,177	27,338	23,128	27,385	43,182	27,613
Cash letters of credit and travelers' checks outstanding.....	17,638,648	16,830,709	17,735,244	17,374,426	17,170,140	17,304,646	17,606,564	17,501,430	18,903,658	17,708,269	17,814,603	17,937,478
Demand deposits.....	11,439,859	11,817,694	12,209,834	12,459,248	12,764,798	12,922,638	13,438,585	13,409,608	13,453,311	13,328,712	13,325,066	13,317,649
Time deposits.....	234,116	406,850	217,622	435,475	266,981	86,032	256,681	158,761	261,505	410,867	347,967	315,479
Total deposits.....	34,528,664	33,756,199	35,397,576	35,481,948	36,669,102	35,374,849	36,059,826	36,174,578	39,074,560	36,799,346	35,892,831	36,694,158
Agreements to repurchase U. S. Government or other securities sold.....	32,537	13,248	17,967	17,845	32,785	21,375	18,103	95,161	134,084	102,423	103,758	149,090
Bills payable and rediscounts with Federal reserve banks.....	640,262	463,900	440,565	457,758	583,266	485,874	1,095,997	1,019,789	1,040,608	981,434	1,029,391	899,311
Bills payable and rediscounts other than with Federal reserve banks.....	119,604	82,533	100,683	70,457	80,209	95,018	113,440	134,127	121,570	171,601	168,975	250,587
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	254,506	205,382	210,519	265,007	431,968	454,958	436,486	433,665	677,994	475,155	453,826	551,586
Acceptances executed for customers.....	515,046	505,586	503,595	575,636	721,473	705,001	716,270	717,931	928,329	846,370	800,423	984,670
Acceptances executed by other banks for account of reporting banks.....	35,917	29,013	32,042	26,075	22,318	26,008	28,235	41,417	43,636	45,025	42,075	40,400
National-bank notes outstanding.....	645,956	642,067	650,445	649,390	649,877	646,162	648,602	648,046	649,893	647,354	648,944	640,610
Securities borrowed.....	44,345	41,546	33,564	29,471	35,936	29,352	37,782	36,556	35,947	48,844	36,337	32,592
Other liabilities.....	148,108	153,695	147,696	135,062	191,169	201,899	166,726	189,692	209,109	224,581	238,116	214,946
Total.....	42,029,644	41,118,464	42,810,192	43,155,718	44,888,140	43,581,656	45,091,849	45,483,697	48,935,646	46,673,097	45,908,001	47,305,588
Number of banks.....	9,280	9,144	9,099	9,087	9,034	8,983	8,929	8,896	8,837	8,755	8,707	8,616

ALL MEMBER BANKS—RESERVE POSITION ON OCTOBER 4, 1929

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserve with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
All member banks.....	17,937,478	1,014,122	18,951,600	13,317,649	32,269,249	2,318,910	2,321,806	2,896	7.2
Central reserve city banks.....	6,215,993	588,212	6,804,205	1,838,037	8,642,242	939,688	908,670	-31,018	10.9
Reserve city banks.....	5,793,988	356,549	6,150,537	4,711,720	10,862,257	756,405	766,053	9,648	7.0
Country banks.....	5,927,497	69,361	5,996,858	6,767,892	12,764,750	622,817	647,083	24,266	4.9
All member banks:									
Boston.....	1,371,767	22,799	1,394,566	945,129	2,339,695	147,154	151,226	4,072	6.3
New York.....	6,534,416	468,688	7,003,104	3,252,141	10,255,245	929,389	897,455	-31,934	9.1
Philadelphia.....	1,122,031	49,066	1,171,097	1,084,492	2,255,589	133,817	136,598	2,781	5.9
Cleveland.....	1,461,743	67,897	1,529,640	1,639,075	3,168,715	184,941	192,649	7,708	5.8
Richmond.....	541,715	21,770	563,485	574,326	1,137,811	64,563	67,661	3,098	5.7
Atlanta.....	530,516	19,414	549,930	441,190	991,120	60,646	62,475	1,829	6.1
Chicago.....	2,516,157	171,881	2,688,038	2,148,220	4,836,258	348,137	353,366	5,229	7.2
St. Louis.....	642,525	39,742	682,267	535,751	1,218,018	75,739	78,256	2,517	6.2
Minneapolis.....	430,328	27,009	457,337	468,620	915,957	51,407	50,044	-1,363	5.6
Kansas City.....	808,175	60,894	869,069	370,918	1,239,987	86,863	90,027	3,164	7.0
Dallas.....	666,184	35,757	701,941	231,867	933,808	64,853	65,999	1,146	6.9
San Francisco.....	1,311,921	29,205	1,341,126	1,635,920	2,977,046	171,401	176,050	4,649	5.8
Central reserve city banks:									
New York.....	5,129,611	457,573	5,587,184	1,373,642	6,960,826	767,543	734,532	-33,011	11.0
Chicago.....	1,086,682	130,639	1,217,021	464,395	1,681,416	172,145	174,138	1,993	10.2
Reserve city banks:									
Boston.....	687,215	18,806	706,021	268,283	974,304	78,651	81,170	2,519	8.1
New York.....	212,559		212,559	262,904	475,463	29,143	28,979	-164	6.1
Philadelphia.....	596,628	46,891	643,519	235,985	879,504	71,431	72,543	1,112	8.1
Cleveland.....	890,534	65,910	956,444	812,371	1,768,815	120,016	126,228	6,212	6.8
Richmond.....	246,262	16,693	262,955	168,542	431,797	31,361	31,529	168	7.3
Atlanta.....	282,991	14,191	297,182	202,994	500,176	35,808	35,172	-636	7.2
Chicago.....	718,165	32,635	750,200	749,039	1,499,239	97,491	98,283	792	6.5
St. Louis.....	368,679	28,224	396,903	248,079	644,982	47,133	47,693	560	7.3
Minneapolis.....	164,092	23,730	187,822	98,810	286,632	21,747	18,375	-3,372	7.6
Kansas City.....	442,055	54,624	496,679	184,907	681,586	55,215	55,866	651	8.1
Dallas.....	260,908	31,191	292,099	135,223	427,322	33,265	31,671	-1,594	7.8
San Francisco.....	923,900	24,254	948,154	1,344,283	2,292,437	135,144	138,544	3,400	5.9
Country banks:									
Boston.....	684,552	3,993	688,545	676,846	1,365,391	68,503	70,056	1,553	5.0
New York.....	1,192,246	11,115	1,203,361	1,615,595	2,818,956	132,703	133,944	1,241	4.7
Philadelphia.....	525,403	2,175	527,578	848,507	1,376,085	62,386	64,055	1,669	4.5
Cleveland.....	571,209	1,987	573,196	826,704	1,399,900	64,925	66,421	1,496	4.6
Richmond.....	295,453	5,077	300,530	405,484	706,014	33,202	36,132	2,930	4.7
Atlanta.....	247,525	5,223	252,748	238,196	490,944	24,838	27,303	2,465	5.1
Chicago.....	711,610	9,207	720,817	934,786	1,655,603	78,501	80,945	2,444	4.7
St. Louis.....	273,846	11,518	285,364	287,672	573,036	28,606	30,563	1,957	5.0
Minneapolis.....	266,236	3,279	269,515	359,810	629,325	29,660	31,669	2,009	4.7
Kansas City.....	366,120	6,270	372,390	186,011	558,401	31,648	34,161	2,513	5.7
Dallas.....	405,276	4,566	409,842	96,644	506,486	31,588	34,328	2,740	6.2
San Francisco.....	388,021	4,951	392,972	291,637	684,609	36,257	37,506	1,249	5.3

¹ Exclusive also of certified and cashiers' or treasurers' checks outstanding and of letters of credit and travelers' checks sold for cash and outstanding.

² Combined excess of amounts due to banks over amounts due from banks as shown by individual bank reports. When for a given bank, amounts due from banks exceed amounts due to banks, the excess due from can not be deducted in determining deposits on which reserves are computed, and for this reason amounts in this column do not agree with the difference between aggregate amounts due to banks and due from banks. In this calculation the amounts due to banks include due to Federal reserve banks, bankers, and trust companies, certified and cashiers' or treasurers' checks outstanding, and letters of credit and travelers' checks sold for cash and outstanding, while amounts due from banks include items with Federal reserve banks in process of collection, amounts due from banks and trust companies in United States, balances payable in dollars due from foreign branches of other American banks, and exchanges for clearing house and other checks on local banks.

³ Deficiencies in reserves indicated by a minus (-) sign.

ALL MEMBER BANKS—CONDITION ON OCTOBER 4, 1929, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-faced type]

	District No. 1		District No. 2			District No. 3		District No. 4					
	BOS- TON	Country banks	NEW YORK ²	Buffalo	Country banks	PHILA- DEL- PHIA	Country banks	CLEVE- LAND	Cinci- nati	Pitts- burgh	Colum- bus	Toledo	Country banks
RESOURCES													
Loans (including overdrafts).....	901,689	1,018,145	6,390,400	388,549	2,034,517	857,865	1,031,786	636,344	202,475	424,986	71,922	62,537	1,020,098
United States Government securities.....	107,366	157,638	993,021	38,105	204,668	83,409	133,764	66,511	24,301	173,517	7,698	20,033	136,742
Other securities.....	99,679	349,884	828,183	56,585	829,420	180,246	467,857	91,088	47,030	140,948	16,112	6,199	349,724
Total loans and investments.....	1,108,734	1,525,667	8,211,604	483,239	3,068,605	1,121,520	1,633,407	793,943	273,806	739,451	95,732	88,769	1,506,564
Customers' liability on account of acceptances.....	77,664	2,015	690,921	3,958	3,106	18,997	1,237	19,790	195	695	209	500	331
Banking house, furniture, and fixtures.....	31,799	40,157	181,667	14,299	92,451	29,751	72,753	26,642	10,278	27,174	7,044	3,547	69,777
Other real estate owned.....	4,294	3,198	8,240	1,402	11,278	6,466	13,386	5,917	2,413	5,692	219	10	12,474
Cash in vault.....	7,240	26,423	58,679	2,934	43,937	10,413	27,171	7,715	4,582	5,999	2,334	1,328	33,141
Reserve with Federal Reserve banks.....	81,170	70,056	738,807	24,704	133,944	72,543	64,055	49,082	16,288	47,501	8,287	5,070	66,421
Items with Federal reserve banks in process of collection.....	47,366	25,812	332,945	12,134	46,655	41,750	14,291	25,568	11,799	25,311	5,708	2,918	4,846
Due from banks in United States.....	53,379	48,233	196,555	13,096	87,737	57,639	49,498	21,647	14,525	27,899	12,115	4,344	76,370
Due from banks in foreign countries (including own branches).....	17,700	1,047	166,560	1,682	924	3,561	22	2,687	113	659	129	43	217
Exchanges for clearing house and other checks on local banks.....	56,951	10,126	1,650,683	9,655	18,210	50,133	6,167	11,020	6,251	13,488	1,955	1,202	7,506
Outside checks and other cash items.....	3,527	2,476	17,539	1,054	4,190	2,191	1,599	5,461	1,047	392	1,567	151	2,423
Redemption fund and due from United States Treasurer.....	181	2,050	1,813	28	2,528	280	2,488	180	113	730	92	25	2,842
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	21,560	2	477,900	10,164	26	6,741	265	6,677	-----	5	-----	-----	51
Securities borrowed.....	25	454	9	634	1,223	436	4,746	1,134	670	300	-----	-----	3,558
Other assets.....	4,778	4,653	67,600	1,476	11,678	17,792	3,392	5,992	590	4,411	-----	721	4,619
Total.....	1,516,368	1,762,369	12,801,522	579,825	3,525,903	1,441,000	1,890,167	987,067	343,134	900,077	134,281	108,628	1,791,140
LIABILITIES													
Capital stock paid in.....	96,825	90,417	746,754	21,250	180,404	67,009	116,139	51,350	22,100	39,550	7,700	7,100	104,850
Surplus.....	77,847	93,982	994,207	30,375	178,275	185,076	184,210	35,500	18,573	113,950	6,850	5,700	106,323
Undivided profits—net.....	32,208	59,008	292,848	15,881	89,047	31,790	59,636	11,864	10,203	14,347	1,955	2,059	45,708
Reserves for dividends, contingencies, etc.....	4,459	4,551	45,589	1,457	9,687	5,089	2,883	2,534	396	9,673	128	203	2,862
Reserves for interest, taxes, and other expenses accrued and unpaid.....	5,430	7,914	40,437	3,459	12,682	6,080	4,755	4,977	1,581	5,347	478	736	5,135
Due to Federal reserve banks.....	-----	8,503	19	291	15,109	202	7,382	-----	-----	-----	1,597	1,743	2,117
Due to other banks in United States.....	115,418	34,654	940,751	21,484	57,021	162,086	13,361	62,419	27,774	93,893	13,575	6,786	17,518
Due to banks in foreign countries (including own branches).....	17,708	886	415,216	805	257	3,680	5	1,973	127	786	42	63	15
Certified and officers' checks outstanding.....	21,882	7,903	1,146,242	4,563	17,839	13,307	5,446	7,555	2,769	5,823	766	420	7,378
Cash letters of credit and travelers' checks outstanding.....	337	21	18,038	12	140	77	51	17	20	4,338	14	-----	41
Demand deposits.....	687,215	684,652	5,165,353	176,837	1,192,246	596,628	525,403	285,795	117,849	382,203	68,858	35,829	571,200
Time deposits.....	268,283	676,846	1,392,130	244,416	1,615,595	235,985	848,507	461,613	113,643	178,953	25,952	34,210	826,704
United States deposits.....	14,590	5,573	71,220	2,650	8,877	21,989	7,705	6,315	4,179	19,168	1,297	705	2,668
Total deposits.....	1,125,433	1,418,738	9,148,949	451,118	2,907,084	1,038,964	1,407,860	825,887	266,361	683,162	112,101	79,756	1,427,650
Agreements to repurchase U. S. Government or other securities sold.....	19,478	800	84,743	6,930	323	18,387	554	-----	-----	300	-----	-----	74
Bills payable and rediscounts with Federal reserve banks.....	38,731	32,653	68,734	27,150	44,916	40,669	36,312	16,215	17,509	15,404	2,700	11,967	26,948
Bills payable and rediscounts other than with Federal reserve banks.....	2,977	5,476	97,089	-----	17,451	9,123	15,439	770	1,825	669	70	-----	9,560
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	21,560	2	477,900	10,164	26	6,741	265	6,677	-----	5	-----	-----	50
Acceptances executed for customers.....	79,556	1,999	683,069	3,943	2,577	16,204	928	19,889	178	330	190	500	192
Acceptances executed by other banks for account of reporting banks.....	1,496	173	27,219	15	634	4,288	309	409	65	365	19	-----	138
National-bank notes outstanding.....	3,616	40,796	34,844	540	50,066	5,535	48,694	3,563	2,219	14,123	1,790	492	55,763
Securities borrowed.....	25	454	9	634	1,223	436	4,746	1,134	690	300	-----	-----	3,558
Other liabilities.....	6,727	5,406	58,531	7,537	32,097	9,222	11,697	1,348	2,282	-----	-----	115	2,329
Total.....	1,516,368	1,762,369	12,801,522	579,825	3,525,903	1,441,000	1,890,167	987,067	343,134	900,077	134,281	108,628	1,791,140
Number of banks.....	19	388	72	6	855	37	734	7	12	16	6	4	759

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

² Includes both central reserve city and reserve city banks.

ALL MEMBER BANKS—CONDITION ON OCTOBER 4, 1929, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-faced type]

	District No. 5					District No. 6						
	RICH- MOND	Balti- more	Char- lotte	Wash- ington	Country banks	AT- LANTA	Bir- mingham	Jackson- ville	Nash- ville	New Orleans	Savan- nah	Country banks
RESOURCES												
Loans (including overdrafts).....	87,820	153,378	31,763	99,019	618,265	88,685	68,304	33,198	57,652	168,627	63,064	409,576
United States Government securities.....	8,056	17,527	3,118	22,831	80,825	12,974	6,990	15,002	5,013	9,831	1,683	65,103
Other securities.....	15,941	32,884	3,452	12,044	112,455	8,545	5,365	9,918	3,999	34,163	3,086	77,878
Total loans and investments.....	111,847	203,789	38,333	133,894	811,545	110,204	80,659	58,118	66,664	212,621	67,833	552,557
Customers' liability on account of acceptances.....	325	6,272	1,449	156	156	156	237	15,289	39	3,139	26,306	3,139
Banking house, furniture, and fixtures.....	971	12,128	2,486	10,705	37,543	5,477	3,441	3,258	2,060	17,635	2,434	26,306
Other real estate owned.....	666	1,237	48	1,467	12,119	1,488	1,140	282	373	744	1,562	9,030
Cash in vault.....	1,097	2,912	429	3,202	17,506	1,457	1,207	1,087	784	2,496	1,742	17,299
Reserve with Federal reserve banks.....	6,830	13,185	2,193	9,321	36,132	6,604	5,071	3,682	3,391	12,333	4,091	27,303
Items with Federal reserve banks in process of collection.....	9,075	12,645	2,889	3,175	10,544	5,197	3,778	1,801	4,141	4,713	2,269	3,277
Due from banks in United States.....	7,068	10,866	6,023	8,359	55,975	16,679	10,108	6,611	7,203	23,276	9,137	58,246
Due from banks in foreign countries (including own branches).....	80	237	163	654	54	54	52	1,646	5	423	5	423
Exchanges for clearing house and other checks on local banks.....	1,582	7,616	424	4,153	6,904	1,656	613	405	804	8,580	1,583	3,655
Outside checks and other cash items.....	161	374	22	437	1,903	385	389	221	332	291	829	1,953
Redemption fund and due from United States Treasurer.....	50	177	73	239	2,107	125	217	48	225	140	-----	1,564
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	532	1,162	87	107	444	-----	5	-----	5,720	-----	-----	643
Securities borrowed.....	584	885	22	1,135	1,669	265	25	90	120	-----	-----	1,327
Other assets.....	584	885	22	487	2,481	540	107	54	94	1,837	32	2,195
Total.....	140,368	273,465	53,029	176,737	998,638	150,677	106,755	75,714	86,398	307,441	91,556	708,917
LIABILITIES												
Capital stock paid in.....	11,750	15,150	4,000	10,775	69,725	10,400	5,950	4,500	5,825	14,250	6,300	55,945
Surplus.....	7,680	13,750	3,400	8,825	53,200	8,450	5,805	2,250	5,135	10,150	5,125	36,157
Undivided profits—net.....	3,821	5,168	2,237	2,876	19,286	3,463	2,988	843	995	3,868	1,125	11,887
Reserves for dividends, contingencies, etc.....	633	1,244	137	856	2,537	666	358	10	1	736	96	739
Reserves for interest, taxes, and other expenses accrued and unpaid.....	602	725	306	264	3,675	775	584	199	441	1,036	216	2,010
Due to Federal reserve banks.....	-----	-----	-----	1,369	5,585	299	-----	-----	-----	-----	1,202	3,017
Due to other banks in United States.....	23,723	33,365	8,790	11,780	35,816	17,082	7,335	9,977	9,008	41,506	13,351	29,853
Due to banks in foreign countries (including own branches).....	36	461	185	117	117	-----	-----	10	-----	1,614	-----	388
Certified and officers' checks outstanding.....	835	1,753	148	765	6,295	514	469	584	403	1,556	306	3,627
Cash letters of credit and travelers' checks outstanding.....	3	3	61	3	3	-----	51	3	-----	13	-----	18
Demand deposits.....	52,404	99,197	16,938	77,723	295,453	54,383	43,710	27,327	25,044	100,394	32,133	247,525
Time deposits.....	32,456	75,510	11,706	49,170	405,484	42,302	25,529	24,367	23,897	58,780	28,119	238,196
United States deposits.....	669	6,039	20	1,924	7,697	5,626	763	1,940	34	8,079	567	7,804
Total deposits.....	110,123	216,328	37,602	142,977	756,450	119,907	78,156	64,208	58,386	211,942	75,678	530,428
Agreements to repurchase U. S. Government or other securities sold.....	-----	-----	-----	119	3,728	-----	-----	2,750	-----	-----	-----	1,675
Bills payable and rediscounts with Federal reserve banks.....	3,018	8,245	3,239	3,062	34,182	2,000	8,364	-----	9,222	14,336	1,744	26,219
Bills payable and rediscounts other than with Federal reserve banks.....	210	943	600	765	10,262	344	-----	-----	2,100	17,859	1,175	7,403
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	532	1,162	87	107	444	-----	5	-----	5,720	-----	-----	643
Acceptances executed for customers.....	325	6,421	-----	1,390	156	-----	-----	-----	7	19,720	-----	3,530
Acceptances executed by other banks for account of reporting banks.....	-----	-----	-----	59	-----	-----	-----	-----	230	2,795	39	70
National bank notes outstanding.....	965	3,515	1,421	4,759	41,742	2,436	4,316	920	3,633	2,779	-----	30,584
Securities borrowed.....	709	814	-----	1,135	1,669	265	25	90	120	-----	-----	1,327
Other liabilities.....	-----	-----	-----	324	626	1,371	209	29	333	2,130	58	300
Total.....	140,368	273,465	53,029	176,737	998,638	150,677	106,755	75,714	86,398	307,441	91,556	708,917
Number of banks.....	8	10	7	12	487	6	5	3	5	6	4	402

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

ALL MEMBER BANKS—CONDITION ON OCTOBER 4, 1929, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-faced type]

	District No. 7											District No. 8 (see also p. 15)		
	Chicago ²	Detroit	Cedar Rapids	Des Moines	Du-buque	Grand Rapids	Indianapolis	Mil-waukee	Peoria	Sioux City	Country banks	St. Louis	Little Rock	Louis-ville
RESOURCES														
Loans (including overdrafts).....	1,655,593	672,297	17,854	33,416	5,248	66,817	71,217	168,099	21,538	16,087	1,172,401	346,973	38,350	137,751
United States Government securities.....	167,017	99,480	2,114	5,495	1,553	2,198	12,258	17,131	5,346	3,903	173,656	27,572	3,871	20,504
Other securities.....	217,190	71,112	5,428	11,438	3,666	7,741	17,174	9,701	6,110	4,309	371,977	79,042	3,924	20,147
Total loans and investments	2,039,800	842,889	25,396	50,349	10,467	76,756	100,649	194,931	32,994	24,299	1,718,034	453,587	46,145	178,402
Customers' liability on account of acceptances.....	68,471	4,985	13	48		19	735	3,504			56	1,714	400	168
Banking house, furniture, and fixtures.....	47,205	31,035	1,455	1,376	262	5,563	4,441	5,943	2,448	930	76,550	7,543	1,821	3,170
Other real estate owned.....	1,486	1,405	131	175	140	196	276	1,089	30	132	19,690	3,523	500	723
Cash in vault.....	16,092	10,995	429	1,584	216	1,740	3,685	3,106	717	655	40,108	3,771	664	2,019
Reserve with Federal reserve banks.....	186,715	51,545	1,561	4,339	670	4,523	6,297	12,997	2,009	1,765	80,945	32,900	2,701	7,399
Items with Federal reserve banks in process of collection.....	43,513	25,608	1,517	1,116	305	1,371	4,583	5,217	513	469	12,458	26,633	3,388	6,243
Due from banks in United States.....	143,382	20,901	3,237	6,391	644	5,367	7,569	19,310	1,905	4,086	110,676	32,146	8,116	9,532
Due from banks in foreign countries (including own branches).....	28,756	3,141	18			20	123	238			281	438		5
Exchanges for clearing house and other checks on local banks.....	73,742	25,103	364	815	84	2,296	1,710	3,802	617	680	11,878	9,443	995	2,088
Outside checks and other cash items.....	4,105	8,727	19	95	33	567	571	553	57	65	3,903	1,287	341	781
Redemption fund and due from United States Treasurer.....	444	172	50	28	20	48	172	214	93	54	3,225	132		200
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	8,315	140				H		298				3		912
Securities borrowed.....	698			410		430	677				1,183	4,432		891
Other assets.....	10,816	2,929			48	128	584	614	3	64	5,283	2,093	935	919
Total	2,673,540	1,029,575	34,190	66,726	12,889	99,024	132,072	251,816	41,386	33,199	2,084,270	579,645	66,006	213,452
LIABILITIES														
Capital stock paid in.....	166,800	44,500	1,300	3,750	700	4,650	9,150	14,900	2,575	2,050	127,772	38,520	3,200	10,000
Surplus.....	129,215	51,800	800	1,650	300	3,525	4,650	9,400	3,575	645	80,578	16,765	1,102	9,500
Undivided profits—net.....	29,106	15,773	206	720	221	1,403	3,448	4,284	764	231	40,857	11,206	677	2,523
Reserves for dividends, contingencies, etc.....	23,557	944	25	22	26	82	60	942	390	47	5,461	154	155	528
Reserves for interest, taxes, and other expenses accrued and unpaid.....	20,530	2,918	453	117	35	208	749	1,946	122	43	5,032	1,421	249	1,381
Due to Federal reserve banks.....							1,157	1,433			410		1	
Due to other banks in United States.....	314,317	42,989	9,688	10,576	761	6,469	16,156	36,194	3,736	8,027	50,226	74,536	13,800	19,434
Due to banks in foreign countries (including own branches).....	20,537	2,009			1		49	167			26	434		
Certified and officers' checks outstanding.....	28,705	10,949	133	1,020	53	346	1,008	921	253	395	10,107	5,190	1,631	1,064
Cash letters of credit and travelers' checks outstanding.....	2,223	130				19	7	20			83	31		
Demand deposits.....	1,166,917	379,367	9,312	29,515	3,753	33,911	56,552	100,106	14,147	10,967	711,610	255,323	18,921	54,581
Time deposits.....	600,004	425,165	10,588	15,557	6,643	42,964	27,191	63,524	13,451	8,347	934,786	142,395	17,539	59,283
United States deposits.....	17,275	4,205	30	535	3	344	1,831	1,676	149	365	9,451	4,398	138	725
Total deposits	2,149,978	864,514	29,751	57,293	11,214	84,053	103,951	204,041	31,736	28,101	1,716,699	452,307	52,030	135,087
Agreements to repurchase U. S. Government or other securities sold.....	500	175		425							303			1,260
Bills payable and rediscounts with Federal reserve banks.....	46,943	35,405	650	1,700		2,702	4,320	7,618	400	989	25,548	17,639	4,624	18,712
Bills payable and rediscounts other than with Federal reserve banks.....	2,925	2,186		125		750					14,560	1,359	3,507	1,300
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	8,315	140						298				3		912
Acceptances executed for customers.....	68,354	5,076	13	41			735	3,491			16	1,734	400	180
Acceptances executed by other banks for account of reporting banks.....	981			7				13			45	38		
National-bank notes outstanding.....	8,696	3,422	990	556	393	929	3,672	4,238	1,822	1,060	59,512	2,615		3,873
Securities borrowed.....	698			410		430	677				1,183	4,432		891
Other liabilities.....	16,942	2,422	2			292	660	645	2	33	6,704	1,452	62	27,305
Total	2,673,540	1,029,575	34,190	66,726	12,889	99,024	132,072	251,816	41,386	33,199	2,084,270	579,645	66,006	213,452
Number of banks.....	58	10	3	4	2	5	5	7	4	5	1,103	17	7	7

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

² Includes both central reserve city and reserve city banks.

ALL MEMBER BANKS—CONDITION ON OCTOBER 4, 1929, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-faced type]

	District No. 8— Continued		District No. 9				District No. 10 (see also p. 16)							
	Mem- phis	Coun- try banks	MIN- NEAP- OLIS	Helena	St. Paul	Coun- try banks	KAN- SAS CITY	Den- ver	Okla- homa City	Omaha	Kansas City Kans.	Lin- coln	Mus- kogee	Pueblo
RESOURCES														
Loans (including overdrafts).....	68,209	392,437	159,053	7,707	72,913	357,634	128,334	89,223	47,850	59,652	7,926	17,158	5,911	4,944
United States Government securities.....	3,767	73,193	34,624	1,378	22,930	82,936	23,034	23,135	13,601	11,070	2,753	2,719	4,222	1,682
Other securities.....	7,968	151,502	24,276	2,595	9,872	181,155	38,756	20,133	14,841	1,202	3,395	2,221	5,025	
Total loans and investments.....	79,944	617,132	217,953	11,680	105,715	621,725	190,124	132,491	76,292	82,940	11,881	23,272	12,354	11,651
Customers' liability on account of acceptances.....		9,302			32	7								
Banking house, furniture, and fixtures.....	4,216	22,727	3,155	188	109	20,762	4,161	2,798	2,715	3,302	822	885	366	290
Other real estate owned.....	2,091	6,417	848	50		7,139	1,452	487			179	23	70	40
Cash in vault.....	1,256	14,852	2,238	209	1,496	15,288	1,894	2,777	859	1,095	117	542	277	469
Reserve with Federal reserve banks.....	4,693	30,563	10,045	701	7,629	31,669	16,160	9,719	5,682	6,613	813	2,448	487	878
Items with Federal reserve banks in process of collection.....	3,434	3,586	4,279	877	1,917	2,165	19,496	7,594	5,553	4,529	598	836	144	
Due from banks in United States.....	17,682	51,351	25,546	2,344	14,341	66,582	29,266	16,424	14,592	18,082	1,233	3,607	1,359	4,384
Due from banks in foreign countries (including own branches).....	22	96	883	12	789	407	651	205		4				
Exchanges for clearing house and other checks on local banks.....	2,081	3,755	7,273	79	1,369	2,750	8,398	4,430	1,389	2,638	217	393	81	106
Outside checks and other cash items.....	227	1,567	2,806	69	8	1,613	497	1,366	165	692	16	100	93	27
Redemption fund and due from United States Treasurer.....	3	1,316	147		30	1,175	48	33	4	58	40	10	38	33
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		106			22									
Securities borrowed.....		1,678				103								
Other assets.....	94	1,407	665		919	4,270	2,828	342	158	11	2		22	
Total.....	115,743	756,553	285,140	16,219	134,376	775,655	276,275	178,666	107,573	120,205	15,762	32,163	15,251	17,878
LIABILITIES														
Capital stock paid in.....	7,500	51,172	12,900	850	6,850	44,140	14,050	6,300	6,200	5,200	950	1,550	900	600
Surplus.....	5,800	28,859	7,850	625	4,750	22,093	5,381	5,225	1,320	2,550	320	590	295	1,150
Undivided profits—net.....	2,872	16,264	2,520	347	2,012	13,191	4,310	4,947	827	861	64	279	99	125
Reserves for dividends, contingencies, etc.....	311	1,419	59		93	1,386	86	72	141	970	40	84	17	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	310	1,984	970		583	1,915	402	246	318	588	15	88	35	164
Due to Federal reserve banks.....		345		1,056		25								
Due to other banks in United States.....	18,247	35,086	48,589	2,433	21,357	28,564	81,721	17,961	20,958	32,666	3,679	9,247	1,146	3,118
Due to banks in foreign countries (including own branches).....			863		601	244	174	59						
Certified and officers' checks outstanding.....	718	4,157	4,611	207	723	5,729	2,596	1,695	1,283	1,594	109	274	134	221
Cash letters of credit and travelers' checks outstanding.....		16	47		17	14	8	8		57		22		
Demand deposits.....	39,854	273,846	98,439	6,049	59,604	266,236	124,878	83,747	43,042	51,484	4,834	15,650	5,655	6,686
Time deposits.....	28,862	287,672	60,314	4,308	34,188	359,810	21,213	55,453	27,312	17,517	3,321	4,100	5,518	5,384
United States deposits.....	136	2,244	1,528	24	2,968	2,471	366	308	308	543	37	123	75	12
Total deposits.....	87,817	603,366	214,661	14,077	117,760	663,590	233,061	159,289	92,903	103,861	11,980	29,416	12,528	15,421
Agreements to repurchase U. S. Government or other securities sold.....		1,144			71								140	
Bills payable and rediscounts with Federal reserve banks.....	10,382	16,282	32,907	120	1,190	4,315	15,491	925	5,631	4,838	1,655		412	
Bills payable and rediscounts other than with Federal reserve banks.....	500	8,056				1,284		950						
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		106			22									
Acceptances executed for customers.....			9,257		32	7	1,300							
Acceptances executed by other banks for account of reporting banks.....			127											
National-bank notes outstanding.....	50	25,755	2,888	200	590	23,046	931	641	75	1,138	778	200	742	395
Securities borrowed.....		1,678				103			158	11				
Other liabilities.....	201	468	1,001		494	514	1,263	71		188			16	6
Total.....	115,743	756,553	285,140	16,219	134,376	775,655	276,275	178,666	107,573	120,205	15,762	32,163	15,251	17,878
Number of banks.....	3	538	6	4	3	676	10	8	7	7	2	4	3	2

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

ALL MEMBER BANKS—CONDITION ON OCTOBER 4, 1929, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

[Amounts in thousands of dollars, Federal reserve bank and branch cities are shown in bold-faced type]

	District No. 10—Continued						District No. 11						
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	DAL-LAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
RESOURCES													
Loans (including overdrafts).....	16,127	8,447	67,112	19,864	349,965	115,005	17,365	92,513	50,906	52,139	16,042	12,580	392,217
United States Government securities.....	3,075	4,989	10,567	2,984	94,582	21,936	4,297	17,770	9,132	10,828	6,231	4,870	78,002
Other securities.....	2,138	4,210	14,738	7,514	99,237	12,029	3,444	10,279	4,434	6,423	2,994	2,258	43,394
Total loans and investments.....	21,340	17,646	92,417	30,362	543,784	148,970	25,106	120,562	64,472	69,390	25,267	19,708	513,613
Customers' liability on account of acceptances.....			376		147	5,605		278		200	900		39
Banking house, furniture, and fixtures.....	382	663	5,009	1,721	20,942	5,383	1,116	7,322	4,681	3,000	979	774	22,674
Other real estate owned.....	60	25	221	6	5,332	716	142	153	445	499	161	191	7,178
Cash in vault.....	597	509	1,152	629	14,448	1,670	431	1,986	1,148	1,030	409	567	17,065
Reserve with Federal reserve banks.....	1,597	1,584	7,485	2,400	34,161	8,148	1,978	8,921	4,557	5,077	1,187	1,803	34,328
Items with Federal reserve banks in process of collection.....	362	612	509	1,527	1,015	11,472	1,200	7,242	2,308	6,769	748	782	2,892
Due from banks in United States.....	5,126	2,623	13,624	4,886	80,128	18,271	3,290	15,089	6,847	10,827	2,825	3,023	87,919
Due from banks in foreign countries (including own branches).....					165	20	109	55	8	2	17		196
Exchanges for clearing house and other checks on local banks.....	435	279	919	601	2,795	3,354	303	3,629	879	1,141	606	181	3,374
Outside checks and other cash items.....	52	68	334	61	1,467	962	220	469	145	306	13	60	2,818
Redemption fund and due from United States Treasurer.....	17	25	31		1,303	280	40	275	137	127	68	82	1,336
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....					11	50	17	284					
Securities borrowed.....					400								377
Other assets.....	29	23	126	61	457	211		228	265	22		9	986
Total.....	29,997	24,057	122,203	42,254	706,408	205,012	34,099	166,493	85,892	98,390	33,180	27,180	694,795
LIABILITIES													
Capital stock paid in.....	1,300	1,550	5,950	2,400	46,137	15,150	1,600	9,400	6,250	4,950	2,150	1,650	55,782
Surplus.....	1,030	490	2,650	1,300	21,812	4,800	1,000	6,430	2,620	2,600	850	440	29,604
Undivided profits—net.....	376	464	878	401	10,544	6,260	214	2,616	1,582	2,100	487	394	15,229
Reserves for dividends, contingencies, etc.....	42	23	37		759	403		425	204	100	40	15	999
Reserves for interest, taxes, and other expenses accrued and unpaid.....	59	15	464	449	833	727	64	614	316	312	135	41	1,117
Due to Federal reserve banks.....					140					423	89	313	1,174
Due to other banks in United States.....	9,085	5,079	14,480	9,023	28,765	34,175	1,975	29,693	9,240	17,656	4,650	2,653	34,848
Due to banks in foreign countries (including own branches).....					16	40	432	183	206				780
Certified and officers' checks outstanding.....	166	136	1,386	424	5,868	3,497	1,000	2,181	802	995	119	227	5,738
Cash letters of credit and travelers' checks outstanding.....	4	1	11		14	10	1	7	1				18
Demand deposits.....	9,994	12,794	62,687	20,604	366,120	78,242	17,692	66,867	37,030	41,200	7,719	12,158	405,276
Time deposits.....	7,086	2,220	28,436	7,347	186,011	32,464	7,139	36,044	21,590	16,984	13,821	7,181	96,644
United States deposits.....	80	436	237	122	1,882	13,431	680	3,051	135	1,093	239	93	3,432
Total deposits.....	26,415	20,665	107,237	37,820	588,816	161,859	28,919	138,026	69,004	78,351	26,637	22,625	547,910
Agreements to repurchase U. S. Government or other securities sold.....					482	23		28					1,530
Bills payable and rediscounts with Federal reserve banks.....		300	2,912	100	9,183	4,318	1,107	2,613	3,033	6,688	615	387	11,521
Bills payable and rediscounts other than with Federal reserve banks.....	250	50	1,000		1,685		250	50	40	500			3,544
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....					11	50	17	284					
Acceptances executed for customers.....	2		376			5,834	147	278		200	900		17
Acceptances executed by other banks for account of reporting banks.....													15
National-bank notes outstanding.....	331	489	588		25,587	5,475	781	5,419	2,694	2,548	1,313	1,628	26,090
Securities borrowed.....					400								377
Other liabilities.....	192	11	111	84	179	113		310	149	41	53		1,060
Total.....	29,997	24,057	122,203	42,254	706,408	205,012	34,099	166,493	85,892	98,390	33,180	27,180	694,795
Number of banks.....	5	5	4	4	841	7	3	9	7	5	4	4	722

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

ALL MEMBER BANKS—CONDITION ON OCTOBER 4, 1929, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

[Amounts in thousands of dollars. Federal reserve bank and branch cities are shown in bold-faced type]

	District No. 12								Recapitulation					
	SAN FRAN- CISCO	Los Angeles	Port- land	Salt Lake City	Seattle	Spokane	Oak- land	Ogden	Country banks	Federal reserve bank cities	Federal reserve branch cities	Other reserve cities	Country banks	Total
RESOURCES														
Loans (including overdrafts)	997,589	522,326	59,529	39,468	85,833	30,620	22,351	5,489	428,586	12,364,850	3,548,531	1,025,821	9,225,627	26,164,829
United States Government securities	258,894	99,541	35,034	5,476	25,475	4,004	3,438	1,678	79,935	1,804,444	670,939	185,209	1,361,044	4,021,636
Other securities	130,582	77,777	28,731	8,934	13,537	2,543	5,174	1,268	158,885	1,725,557	636,941	171,440	3,193,368	5,727,306
Total loans and investments	1,387,065	699,644	123,294	53,878	124,845	37,167	30,963	8,435	667,406	15,894,851	4,856,411	1,382,470	13,786,039	35,913,771
Customers' liability on account of acceptances	37,330	5,809	69	—	925	21	16	—	19	931,475	39,448	6,591	11,398	988,912
Banking house, furniture, and fixtures	44,940	28,337	3,528	1,249	3,581	1,970	480	221	28,411	388,703	193,788	61,849	531,053	1,175,393
Other real estate owned	6,456	1,005	244	—	556	103	23	29	5,701	41,552	21,437	6,865	112,942	182,796
Cash in vault	13,068	8,391	1,781	486	1,894	661	479	108	16,439	125,334	59,082	29,119	283,677	497,212
Reserve with Federal reserve banks	71,476	40,390	7,637	4,064	9,220	2,827	2,238	692	37,506	1,280,480	296,995	97,248	647,083	2,321,806
Items with Federal reserve banks in process of collection	11,720	11,029	3,330	3,563	3,100	2,164	—	159	2,311	579,014	170,373	44,124	129,852	923,363
Due from banks in United States	68,323	42,273	10,247	6,891	17,219	5,161	2,393	943	74,367	669,901	334,297	153,658	847,082	2,004,938
Due from banks in foreign countries (including own branches)	8,560	1,019	923	2	772	163	—	—	302	229,896	10,819	1,547	4,734	246,996
Exchanges for clearing house and other checks on local banks	38,658	9,864	3,171	1,384	4,144	669	455	143	5,349	1,912,893	110,782	26,187	82,469	2,132,331
Outside checks and other cash items	2,554	9,424	389	122	362	27	124	73	2,459	41,475	27,648	4,869	28,371	102,363
Redemption fund and due from United States Treasurer	1,049	243	126	53	233	100	75	37	1,079	4,729	3,438	1,648	23,013	32,828
Acceptances of other banks and bills of exchange or drafts sold with indorsement	9,229	46	10	—	—	—	—	—	53	531,451	18,552	320	1,264	551,587
Securities borrowed	1,419	1,130	—	—	757	—	—	—	18	12,817	4,966	2,952	11,837	32,592
Other assets	15,518	4,887	448	431	374	566	54	16	1,778	129,417	22,120	3,964	43,199	198,700
Total	1,717,374	863,491	155,197	72,679	167,529	51,519	37,360	10,856	843,198	22,773,988	6,170,176	1,823,411	16,538,013	47,305,588
LIABILITIES														
Capital stock paid in	97,500	47,000	7,500	4,350	12,100	3,200	2,200	750	55,729	1,329,008	307,725	104,700	998,212	2,739,645
Surplus	76,365	30,850	3,650	1,972	4,200	700	1,676	150	24,972	1,549,136	332,732	69,336	860,065	2,811,269
Undivided profits—net	22,471	9,576	2,762	895	2,656	684	1,287	46	13,758	451,867	106,342	28,304	394,415	980,928
Reserves for dividends, contingencies, etc.	168	3,079	84	280	254	9	48	107	1,932	83,397	21,468	3,523	35,215	143,603
Reserves for interest, taxes, and other expenses accrued and unpaid	7,168	3,519	618	227	692	214	6	38	1,699	89,519	26,152	7,771	48,751	172,193
Due to Federal reserve banks	—	—	—	—	—	—	—	—	719	221	1,647	9,326	44,526	55,720
Due to other banks in United States	92,692	30,547	14,848	11,762	20,728	8,211	4,502	3,374	24,804	1,967,789	548,624	246,148	390,516	3,153,077
Due to banks in foreign countries (including own branches)	7,917	1,431	441	1	911	101	—	—	139	468,578	9,637	1,108	2,373	481,696
Certified and officers' checks outstanding	18,092	7,540	1,302	793	1,840	603	358	43	7,362	1,253,026	53,270	11,701	87,449	1,405,446
Cash letters of credit and travelers' checks outstanding	1,268	204	26	—	28	—	—	—	52	22,056	4,902	184	471	27,613
Demand deposits	462,885	256,844	56,758	30,267	74,763	19,981	18,178	4,224	388,021	9,028,442	2,226,746	754,793	5,927,497	17,937,478
Time deposits	754,676	444,713	63,785	19,945	37,791	15,792	6,216	1,365	291,637	4,043,835	2,037,039	468,883	6,767,892	13,317,649
United States deposits	18,823	3,685	171	71	4,103	30	83	—	1,976	178,335	61,241	13,326	62,577	315,479
Total deposits	1,356,353	744,964	137,331	62,839	140,164	44,718	29,346	9,006	714,710	16,962,282	4,943,106	1,505,469	13,283,311	36,694,158
Agreements to repurchase U. S. Government or other securities sold	—	—	—	—	—	—	—	—	912	125,269	11,443	782	11,596	149,090
Bills payable and rediscounts with Federal reserve banks	81,299	11,431	600	924	900	—	1,215	20	5,208	367,964	204,714	53,346	273,287	899,311
Bills payable and rediscounts other than with Federal reserve banks	676	100	—	100	—	—	—	—	2,680	115,473	32,979	4,685	97,450	250,587
Acceptances of other banks and bills of exchange or drafts sold with indorsement	9,229	46	10	—	—	—	—	—	53	531,451	18,552	320	1,263	551,586
Acceptances executed for customers	37,982	5,547	48	—	955	21	16	—	7	924,260	43,251	6,496	10,663	984,670
Acceptances executed by other banks for account of reporting banks	548	263	28	—	—	—	—	—	12	35,106	3,761	78	1,455	40,400
National bank notes outstanding	20,994	4,857	2,566	1,032	4,580	1,968	1,468	739	21,159	92,558	66,768	32,510	448,774	640,610
Securities borrowed	1,419	1,130	—	—	757	—	—	—	18	12,817	4,966	2,952	11,837	32,592
Other liabilities	5,202	1,129	—	60	271	—	—	—	349	103,881	46,197	3,139	61,729	214,946
Total	1,717,374	863,491	155,197	72,679	167,529	51,519	37,360	10,856	843,198	22,773,988	6,170,176	1,823,411	16,538,013	47,305,588
Number of banks	10	8	8	8	7	4	2	2	567	257	177	110	8,072	8,616

¹ Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.

ALL MEMBER BANKS—CONDITION OF BANKS,

RESOURCES (in thousands of dollars)

	Number of banks	Loans (including overdrafts)	United States Government securities	Other securities	Total loans and investments	Customers' liability on acceptances	Banking house, furniture, and fixtures	Other real estate owned	Cash in vault	Reserve with Federal Reserve banks
Total.....	8,616	26,164,829	4,021,636	5,727,306	35,913,771	988,912	1,175,393	182,706	497,212	2,321,806
New England:										
Maine.....	55	32,956	10,412	55,720	149,088	-----	2,385	326	1,937	6,039
New Hampshire.....	57	48,354	10,284	17,612	76,250	-----	3,013	53	1,683	3,811
Vermont.....	46	43,420	5,611	22,997	72,028	-----	1,217	140	1,027	3,120
Massachusetts.....	179	1,325,727	164,391	256,899	1,747,017	77,964	50,063	5,860	18,345	111,206
Rhode Island.....	14	211,096	54,394	63,058	328,548	1,715	3,096	186	6,072	14,283
Connecticut.....	68	244,066	27,097	43,995	315,158	325	13,852	1,572	5,887	15,797
Middle Atlantic:										
New York.....	669	7,912,898	1,135,056	1,396,621	10,444,575	695,459	244,507	15,666	85,599	838,410
New Jersey.....	363	1,050,907	112,081	370,212	1,533,200	2,241	55,281	9,439	23,256	68,393
Pennsylvania.....	956	2,448,170	423,563	906,978	3,778,711	20,889	140,575	25,419	50,300	195,035
East North Central:										
Ohio.....	395	1,506,178	184,602	298,513	1,989,293	20,887	85,414	15,283	33,611	112,547
Indiana.....	236	301,469	50,036	84,895	436,400	735	20,819	3,795	13,032	22,055
Illinois.....	548	2,061,111	247,368	355,707	2,664,186	68,475	74,821	8,381	31,377	218,336
Michigan.....	275	1,139,885	144,512	249,946	1,534,343	5,042	62,400	5,461	25,351	83,225
Wisconsin.....	173	356,718	46,292	85,941	488,951	3,518	17,935	2,961	9,224	26,002
West North Central:										
Minnesota.....	280	374,530	67,667	110,252	572,449	9,341	11,282	3,649	8,995	29,768
Iowa.....	303	254,357	45,327	68,901	368,585	61	15,148	7,701	9,083	21,118
Missouri.....	186	616,901	78,846	174,502	870,249	3,014	19,889	6,396	10,962	61,088
North Dakota.....	123	45,502	9,982	17,518	73,002	-----	3,127	1,405	1,995	4,415
South Dakota.....	101	42,585	11,259	17,042	70,886	-----	2,594	1,063	1,782	4,133
Nebraska.....	162	138,969	27,798	27,379	194,146	-----	7,063	1,401	3,526	13,751
Kansas.....	252	136,186	36,046	36,783	209,015	-----	9,208	1,803	5,126	14,286
South Atlantic:										
Delaware.....	21	67,145	4,070	12,576	83,791	-----	2,159	181	1,129	3,688
Maryland.....	87	222,939	25,425	72,738	321,102	6,272	14,954	2,225	4,638	18,228
District of Columbia.....	12	99,019	22,831	12,044	133,894	-----	10,705	1,467	3,202	9,321
Virginia.....	173	312,533	35,894	41,718	390,145	803	12,606	3,904	6,547	18,645
West Virginia.....	132	156,370	19,836	25,309	201,515	-----	9,873	3,639	4,732	9,196
North Carolina.....	73	147,822	22,975	12,228	183,025	556	12,062	1,823	4,388	9,501
South Carolina.....	60	76,457	10,361	17,404	104,222	415	5,158	2,628	2,412	4,018
Georgia.....	120	215,902	25,356	17,863	259,121	247	11,631	5,532	6,203	15,365
Florida.....	57	90,828	36,562	36,501	163,891	70	8,496	1,635	5,988	8,678
East South Central:										
Kentucky.....	145	258,028	37,334	45,035	340,397	306	9,369	2,101	5,168	14,497
Tennessee.....	105	249,893	22,274	24,596	296,763	631	14,939	4,330	5,554	15,549
Alabama.....	120	173,516	21,031	26,480	221,027	2,419	9,153	2,919	5,361	11,673
Mississippi.....	38	60,527	5,181	14,427	80,135	200	2,469	1,136	1,901	4,111
West South Central:										
Arkansas.....	95	100,414	17,579	14,942	132,935	400	4,165	1,794	3,226	7,618
Louisiana.....	43	231,514	15,249	40,688	287,451	15,293	22,237	1,967	4,331	16,447
Oklahoma.....	302	213,512	58,124	65,121	336,757	376	14,322	1,205	6,509	24,501
Texas.....	702	691,868	142,702	76,591	911,161	7,045	42,270	8,781	22,139	61,320
Mountain:										
Montana.....	88	69,624	19,109	25,975	114,708	-----	3,318	1,260	3,630	6,258
Idaho.....	60	36,034	7,197	9,711	52,942	-----	2,395	597	1,231	3,029
Wyoming.....	28	21,566	6,333	5,693	33,589	-----	1,123	204	1,021	2,066
Colorado.....	123	146,581	37,139	43,449	227,169	-----	6,451	1,551	5,991	15,716
New Mexico.....	30	18,678	5,719	5,674	30,071	-----	1,349	219	984	1,909
Arizona.....	17	22,996	10,957	7,468	41,421	24	1,253	906	1,244	2,200
Utah.....	43	64,016	9,185	12,529	85,730	-----	2,341	775	1,080	5,828
Nevada.....	10	12,147	2,556	3,011	17,714	-----	945	133	542	980
Pacific:										
Washington.....	149	215,710	48,833	59,820	324,363	951	11,891	791	6,853	21,017
Oregon.....	120	116,901	48,558	49,776	215,235	71	7,623	1,168	4,983	13,110
California.....	222	1,730,304	390,642	286,471	2,407,417	43,167	86,547	9,965	27,735	130,519

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2.....	12	35,785	7,185	10,718	53,688	325	1,670	645	1,288	3,030
New Jersey—district No. 2.....	252	864,783	93,553	306,849	1,265,185	2,201	42,240	4,609	18,663	56,015
Kentucky—district No. 4.....	79	75,001	10,277	13,089	98,367	138	4,252	715	1,957	4,351
Pennsylvania—district No. 4.....	317	811,788	228,988	334,814	1,375,590	695	53,271	10,578	18,708	74,503
West Virginia—district No. 4.....	13	25,395	4,935	4,685	35,015	-----	1,525	149	823	1,248
Louisiana—district No. 6.....	27	193,415	12,689	36,557	242,661	15,293	19,626	1,638	3,338	13,820
Mississippi—district No. 6.....	22	44,234	3,695	11,535	59,464	200	1,742	859	1,386	2,953
Tennessee—district No. 6.....	85	171,211	17,263	14,018	202,492	631	10,063	2,036	3,796	9,986
Illinois—district No. 7.....	371	1,955,677	224,903	301,897	2,482,477	68,475	67,879	6,286	27,128	209,700
Indiana—district No. 7.....	181	258,996	42,968	66,272	368,236	735	17,739	3,001	11,370	18,791
Michigan—district No. 7.....	228	1,106,193	137,816	218,658	1,462,667	5,042	60,281	5,211	23,667	80,258
Wisconsin—district No. 7.....	123	325,344	39,137	70,118	434,599	3,518	16,161	2,551	8,079	23,499
Missouri—district No. 7.....	43	159,504	30,605	44,710	234,819	1,300	5,319	1,782	3,021	19,217
New Mexico—district No. 10.....	10	10,367	3,289	4,062	17,718	-----	868	88	449	987
Oklahoma—district No. 10.....	284	209,340	57,203	63,555	330,098	376	14,024	1,096	6,231	24,004
Arizona—district No. 12.....	12	16,679	6,504	6,113	29,296	-----	984	771	883	1,567

BY STATES, ON OCTOBER 4, 1929

RESOURCES (in thousands of dollars)

Items with Federal reserve banks in process of collection	Due from banks in—		Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	Total.
	United States	Foreign countries (including own branches)								
923,363	2,004,938	246,996	2,132,331	102,363	32,828	551,587	32,592	198,700	47,305,588	Total.
1,581	4,868	85	634	358	245	-----	-----	166	167,712	New England:
2,276	3,601	23	342	368	236	-----	40	144	91,840	Maine.
1,105	2,441	104	189	198	216	-----	159	240	82,184	New Hampshire.
59,571	71,269	17,780	60,105	4,577	969	21,561	55	6,296	2,252,638	Vermont.
1,413	5,502	551	2,449	135	192	1	-----	2,223	366,366	Massachusetts.
8,853	17,010	209	4,060	392	485	-----	225	505	384,330	Rhode Island.
369,350	262,726	168,921	1,667,167	21,459	3,408	488,071	283	73,959	15,379,560	Connecticut.
24,260	41,112	249	11,785	1,533	1,166	29	360	7,543	1,780,117	Middle Atlantic:
77,732	155,260	4,371	70,094	4,630	4,154	7,001	2,842	27,365	4,564,378	New York.
48,875	89,657	3,019	25,432	8,376	1,805	6,708	9,129	8,943	2,458,979	New Jersey.
7,740	28,620	124	4,611	1,362	1,081	-----	1,367	3,210	544,951	Pennsylvania.
50,249	186,011	28,811	77,327	5,907	1,797	8,315	1,334	12,369	3,437,696	East North Central:
28,732	55,298	3,488	31,399	10,417	1,018	140	1,309	3,942	1,851,565	Ohio.
6,343	42,889	238	5,809	1,170	803	298	2	1,266	607,409	Indiana.
6,877	60,255	1,934	9,691	3,318	711	22	46	5,252	723,590	Illinois.
5,883	37,645	18	3,123	814	699	-----	410	274	470,562	Michigan.
47,232	81,121	1,105	20,232	2,460	483	3	5,123	5,427	1,134,784	Wisconsin.
197	11,537	60	378	241	164	-----	2	320	96,843	West North Central:
425	8,700	-----	371	236	94	-----	30	136	90,450	Minnesota.
5,514	30,768	4	3,391	958	355	-----	14	75	260,966	Iowa.
3,067	30,895	53	1,706	525	479	-----	141	261	276,565	Missouri.
1,467	2,452	-----	559	45	51	-----	-----	52	95,574	North Dakota.
12,671	16,486	239	7,855	475	370	1,162	-----	1,093	407,820	South Dakota.
3,175	8,359	163	4,153	437	239	-----	1,135	487	176,737	Nebraska.
14,011	23,030	325	3,114	823	966	605	333	1,488	477,345	Kansas.
2,493	11,048	12	966	412	518	10	640	652	245,706	South Atlantic:
5,702	22,057	-----	1,718	524	350	100	681	474	242,961	Delaware.
867	9,039	395	3,047	243	283	11	15	269	133,022	Maryland.
7,684	34,167	5	3,821	1,485	390	464	360	947	347,322	District of Columbia.
2,160	18,758	122	973	332	229	7	493	1,166	212,998	Virginia.
6,276	17,658	37	2,711	980	761	945	1,034	1,231	403,471	West Virginia.
9,189	39,900	57	4,069	1,134	770	-----	819	372	394,076	North Carolina.
4,489	24,690	338	1,563	784	668	621	26	244	285,975	South Carolina.
429	10,546	-----	755	576	152	87	60	353	102,910	Georgia.
3,898	23,276	-----	1,629	592	196	6	2	1,324	181,061	Florida.
5,558	33,952	1,646	9,334	672	311	5,720	120	2,210	407,249	East South Central:
6,446	55,194	111	3,265	1,042	329	11	344	485	450,897	Kentucky.
32,598	136,715	263	12,572	4,616	2,185	351	331	1,332	1,243,679	Tennessee.
1,697	18,598	45	592	369	118	-----	-----	28	150,621	Alabama.
392	8,058	1	507	152	71	-----	-----	203	69,578	Mississippi.
3	6,965	-----	218	82	74	-----	-----	-----	45,345	West South Central:
7,760	32,427	206	5,037	1,696	232	-----	4	418	304,658	Arkansas.
131	3,691	-----	148	53	63	-----	-----	21	38,639	Louisiana.
553	3,869	154	630	708	52	49	4	301	55,368	Oklahoma.
3,732	9,984	2	1,629	233	111	-----	2	457	111,904	Texas.
62	3,089	-----	39	27	60	-----	-----	3	23,594	Mountain:
5,480	36,728	1,188	6,033	885	578	-----	767	1,113	418,638	Montana.
3,339	21,225	923	3,607	638	264	14	-----	511	272,711	Idaho.
23,826	145,792	9,617	51,492	12,914	1,877	9,275	2,551	21,550	2,984,244	Wyoming.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Colorado.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	New Mexico.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Arizona.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Utah.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Nevada.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Pacific:
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Washington.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Oregon.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

1,621	3,079	5	702	25	112	-----	-----	143	66,333	Connecticut—district No. 2.
20,763	31,583	240	10,679	1,299	849	19	360	6,652	1,461,357	New Jersey—district No. 2.
29	5,411	32	357	119	343	20	96	262	116,449	Kentucky—district No. 4.
26,655	60,104	797	15,459	1,119	1,754	5	1,183	7,124	1,647,545	Pennsylvania—district No. 4.
591	1,728	-----	174	17	80	-----	-----	4	41,354	West Virginia—district No. 4.
4,792	25,891	1,646	8,615	391	204	5,720	120	1,929	345,684	Louisiana—district No. 6.
333	7,744	-----	566	526	103	-----	50	299	76,245	Mississippi—district No. 6.
5,718	20,010	5	1,838	882	725	-----	778	274	259,234	Tennessee—district No. 6.
48,710	172,725	28,761	76,877	5,378	1,391	8,315	774	11,934	3,216,810	Illinois—district No. 7.
7,044	24,634	124	4,322	1,248	884	-----	928	3,171	462,227	Indiana—district No. 7.
28,700	50,730	3,436	31,192	10,227	868	140	1,284	3,891	1,767,594	Michigan—district No. 7.
6,333	37,734	238	5,577	1,028	678	298	2	1,199	541,494	Wisconsin—district No. 7.
19,895	37,781	651	8,992	655	143	-----	112	2,898	336,585	Missouri—district No. 10.
96	2,177	-----	113	16	41	-----	-----	7	22,560	New Mexico—district No. 10.
6,440	54,321	111	3,224	1,006	316	11	298	457	442,013	Oklahoma—district No. 10.
545	2,941	10	530	685	34	49	4	235	38,534	Arizona—district No. 12.

ALL MEMBER BANKS—CONDITION OF BANKS,
LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for expenses accrued	Due to Federal reserve banks	Due to other banks in—		Certified and officers' checks	Cash, letters of credit and travelers' checks	Demand deposits
							United States	Foreign countries (including own branches)			
Total	2,739,645	2,811,269	980,928	143,603	172,193	55,720	3,153,077	481,696	1,405,446	27,613	17,937,478
New England:											
Maine.....	7,420	7,375	6,466	448	601	251	2,172	2	541		37,909
New Hampshire.....	5,575	5,187	4,514	77	89	711	3,112		416	1	40,452
Vermont.....	5,260	3,429	2,759	145	115	404	808		486		19,376
Massachusetts.....	133,588	113,223	57,846	6,419	7,748	4,346	131,992	7,717	25,209	339	993,255
Rhode Island.....	12,720	20,485	6,782	1,553	3,168	252	8,730	375	972		123,958
Connecticut.....	26,012	25,792	15,070	425	1,780	3,459	10,893		2,819	18	183,573
Middle Atlantic:											
New York.....	863,527	1,121,324	365,168	52,861	51,009	8,713	994,341	416,264	1,158,819	18,112	6,008,213
New Jersey.....	98,158	102,840	39,960	4,165	6,704	7,550	24,819	77	9,984	89	612,185
Pennsylvania.....	232,344	496,860	112,824	18,370	17,201	5,280	270,558	4,468	26,096	4,453	1,569,468
East North Central:											
Ohio.....	147,215	110,172	47,068	4,250	9,938	5,080	119,793	2,205	15,611	92	810,168
Indiana.....	38,293	22,263	11,832	525	1,407	1,632	29,355	49	2,852	12	205,629
Illinois.....	216,335	161,990	48,245	27,064	22,674	66	342,970	20,540	32,423	2,236	1,457,009
Michigan.....	85,720	82,414	29,913	2,859	5,349	47	57,975	2,032	15,347	108	613,466
Wisconsin.....	37,045	22,227	12,434	1,771	3,146	1,490	46,797	167	2,475	58	208,882
West North Central:											
Minnesota.....	38,945	21,943	9,203	508	2,285		81,179	1,694	7,542	64	250,754
Iowa.....	28,406	13,356	5,916	486	982	53	40,560	1	3,041	18	168,558
Missouri.....	70,465	32,269	20,817	793	2,649		174,401	608	9,656	49	487,111
North Dakota.....	5,615	2,435	1,970	178	95		4,252		771		39,553
South Dakota.....	4,785	2,268	1,237	71	121	1	4,614		851		40,642
Nebraska.....	14,355	7,261	2,795	1,237	821		46,387		2,423	86	112,812
Kansas.....	18,332	8,847	4,576	201	580		27,308		1,783	2	142,642
South Atlantic:											
Delaware.....	8,229	15,352	4,084	413	311	676	1,683		199	2	46,164
Maryland.....	20,934	22,189	8,321	1,447	980	153	34,316	461	2,042	3	130,684
District of Columbia.....	10,775	8,825	2,876	856	264	1,369	11,780	185	765	61	77,723
Virginia.....	38,273	26,377	9,730	1,562	2,095	2,185	33,049	153	2,025	2	150,493
West Virginia.....	17,185	14,101	6,296	483	1,014	777	7,441		1,283	1	84,154
North Carolina.....	16,700	11,907	5,520	695	1,231	2,263	20,022		3,206		73,052
South Carolina.....	10,203	5,771	1,978	497	224	439	8,618		568		37,308
Georgia.....	27,400	20,414	6,807	930	1,136	1,295	33,754		1,196		123,406
Florida.....	15,200	9,919	2,848	181	386	258	14,070	52	1,808	3	75,959
East South Central:											
Kentucky.....	24,371	20,119	6,383	1,068	1,986	9	21,741	15	1,585		122,347
Tennessee.....	27,819	19,095	6,667	377	1,328	2,143	38,981		1,744		126,383
Alabama.....	20,340	15,099	6,784	665	1,182	781	12,788	346	1,281	68	109,425
Mississippi.....	5,750	4,044	1,363	43	435	46	6,192		616	1	38,472
West South Central:											
Arkansas.....	11,095	5,085	2,917	181	415	87	23,533		2,519	10	66,647
Louisiana.....	21,880	13,597	5,019	980	1,369	293	50,650	1,614	2,400	13	143,937
Oklahoma.....	26,405	8,654	4,641	484	1,079	112	42,580	16	5,218	14	233,715
Texas.....	90,442	45,378	27,640	1,969	3,033	1,676	127,075	1,472	13,517	29	616,413
Mountain:											
Montana.....	7,320	3,964	3,108	273	343	1,056	8,557	5	1,386	4	61,955
Idaho.....	3,680	1,524	806	675	354	135	3,656		666		34,026
Wyoming.....	2,385	1,711	796	19	11		2,973		321		20,924
Colorado.....	13,675	9,705	6,029	125	685		22,620	59	2,859	9	143,083
New Mexico.....	2,140	1,078	376	48	15	58	1,078		446	1	21,689
Arizona.....	3,055	1,569	825	2	221	26	992	169	561	8	27,297
Utah.....	7,196	3,443	1,232	573	372	10	15,497	1	1,016		43,931
Nevada.....	1,500	625	290	21	37	39	1,596		158		9,460
Pacific:											
Washington.....	27,935	10,589	6,158	921	1,396	30	32,811	1,116	3,714	38	188,039
Oregon.....	15,450	7,294	4,540	245	770	1	16,459	441	2,164	26	115,324
California.....	172,193	119,851	40,499	3,546	11,059	478	140,539	9,383	29,766	1,523	899,873

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2.....	3,333	3,662	2,221	57	157	920	2,635		858		26,786
New Jersey—district No. 2.....	81,548	77,871	30,387	3,815	5,412	5,786	22,280	74	8,967	78	499,467
Kentucky—district No. 4.....	8,730	6,484	2,680	252	311	9	1,097	15	348		43,557
Pennsylvania—district No. 4.....	74,035	167,925	35,055	11,161	7,969	136	99,323	786	8,559	4,338	596,519
West Virginia—district No. 4.....	2,670	2,315	1,333	133	236		1,752		193		11,699
Louisiana—district No. 6.....	17,905	11,693	4,249	771	1,117		43,158	1,614	1,753	13	116,361
Mississippi—district No. 6.....	3,550	3,211	976		434	46	4,668		488	1	25,968
Tennessee—district No. 6.....	13,775	12,736	3,505	59	1,006	2,138	19,664		933		79,397
Illinois—district No. 7.....	202,455	153,951	42,467	26,481	22,039	56	330,994	20,540	31,099	2,236	1,383,748
Indiana—district No. 7.....	32,596	18,898	9,835	467	1,261	1,388	25,424	49	2,648	12	178,927
Michigan—district No. 7.....	81,565	79,615	27,836	2,545	4,809	23	57,495	2,032	14,942	161	594,086
Wisconsin—district No. 7.....	33,125	20,813	10,959	1,577	3,062	1,480	44,666	187	2,160	55	190,838
Missouri—district No. 10.....	17,630	7,558	5,219	655	498		94,223	174	3,119	12	149,476
New Mexico—district No. 10.....	1,180	568	205	40	4		909		251	1	11,124
Oklahoma—district No. 10.....	25,530	8,462	4,555	484	1,077	100	42,508	16	5,130	14	228,114
Arizona—district No. 12.....	2,375	1,209	610	2	193	26	910		449		21,268

BY STATES, ON OCTOBER 4, 1929—Continued

LIABILITIES (in thousands of dollars)

Time deposits	United States deposits	Agreements to re-purchase securities sold	Bills payable and rediscounts		Acceptances of other banks and bills of exchange sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total
			With Federal reserve banks	All other							
13, 317, 649	315, 479	149, 090	899, 311	250, 587	551, 586	984, 670	40, 400	640, 610	32, 592	214, 946	47, 305, 588
											Total.
95, 740	787	-----	2, 413	720	-----	-----	-----	4, 850	-----	17	167, 712
23, 245	553	-----	1, 991	960	-----	-----	-----	4, 685	40	32	91, 840
42, 658	126	-----	1, 383	618	-----	-----	-----	4, 295	159	103	82, 184
532, 678	17, 123	20, 278	55, 876	4, 722	21, 561	79, 849	1, 503	19, 318	55	7, 993	2, 252, 638
176, 467	714	-----	5, 786	140	1	1, 706	186	3, 799	-----	3, 612	366, 366
94, 937	1, 514	-----	5, 843	1, 496	-----	225	100	9, 698	225	451	384, 330
											New England:
											Maine
											New Hampshire
											Vermont
											Massachusetts
											Rhode Island
											Connecticut
											Middle Atlantic:
											New York
											New Jersey
											Pennsylvania
											East North Central:
											Ohio
											Indiana
											Illinois
											Michigan
											Wisconsin
											West North Central:
											Minnesota
											Iowa
											Missouri
											North Dakota
											South Dakota
											Nebraska
											Kansas
											South Atlantic:
											Delaware
											Maryland
											District of Columbia
											Virginia
											West Virginia
											North Carolina
											South Carolina
											Georgia
											Florida
											East South Central:
											Kentucky
											Tennessee
											Alabama
											Mississippi
											West South Central:
											Arkansas
											Louisiana
											Oklahoma
											Texas
											Mountain:
											Montana
											Idaho
											Wyoming
											Colorado
											New Mexico
											Arizona
											Utah
											Nevada
											Pacific:
											Washington
											Oregon
											California

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

20, 596	354	-----	1, 908	203	-----	225	100	2, 233	-----	135	66, 333	Connecticut—district No. 2
658, 145	6, 023	216	18, 643	5, 642	19	1, 979	373	16, 786	360	17, 486	1, 461, 357	New Jersey—district No. 2
42, 428	78	50	2, 125	1, 225	20	-----	138	6, 764	98	42	116, 449	Kentucky—district No. 4
556, 451	20, 585	-----	23, 220	2, 759	5	330	365	34, 213	1, 183	2, 828	1, 647, 545	Pennsylvania—district No. 4
17, 754	165	-----	1, 261	52	-----	-----	-----	1, 556	-----	3	41, 354	West Virginia—district No. 4
69, 524	8, 319	-----	15, 644	19, 017	5, 720	19, 724	2, 795	4, 045	120	2, 142	345, 684	Louisiana—district No. 6
29, 523	667	-----	3, 207	1, 217	-----	200	-----	1, 995	50	44	76, 245	Mississippi—district No. 6
85, 937	1, 311	-----	15, 077	3, 359	-----	401	230	13, 463	778	405	259, 234	Tennessee—district No. 6
800, 929	20, 233	640	51, 511	4, 270	8, 315	68, 358	981	27, 474	774	17, 259	3, 216, 810	Illinois—district No. 7
148, 618	2, 981	-----	11, 335	2, 679	-----	735	-----	17, 587	928	5, 859	462, 227	Indiana—district No. 7
816, 095	6, 676	338	46, 361	9, 877	140	5, 088	45	13, 084	1, 284	3, 497	1, 767, 594	Michigan—district No. 7
197, 980	4, 220	-----	11, 571	1, 359	298	3, 491	13	13, 378	-----	775	541, 494	Wisconsin—district No. 7
33, 805	2, 633	-----	16, 148	250	-----	1, 302	-----	2, 794	112	1, 466	336, 585	Missouri—district No. 10
6, 478	118	160	375	252	-----	-----	-----	811	-----	44	22, 560	New Mexico—district No. 10
105, 534	871	287	10, 806	1, 526	11	376	-----	6, 127	298	187	442, 013	Oklahoma—district No. 10
10, 673	62	-----	-----	16	49	-----	-----	663	4	25	38, 534	Arizona—district No. 12

FEDERAL RESERVE DISTRICTS

